Ken and Mary Hood Stories

Volume 1: Ken's Stories

Kenneth C. Hood

Dolphin Cruise with Ace, Florida, 2024

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Preface

by Scribora Publishing

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So, remember as you read, that these stories were not "written." They were recorded.

There is natural rambling as the storyteller recalls things. Imagine you are sitting on a porch listening to them tell you their stories over a cup of coffee.

While we have smoothed out hinderances to reading and corrected grammar and self-interruptions wherever they distract from the story, we have taken great care to not change

details or facts. We have kept intact the speaker's tone and unique wording as often as possible. Our goal in transcription is authenticity.

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Introduction

Kenneth Clayton Hood has always gone by the name Ken—except to his Grandma Hood, who insisted on calling him Kenny. He hated that name, but he loved his grandma, so he put up with it. This is his story.

Ken was born on April 8th, 1958, in Montebello, California. To this day, he doesn't know why he wasn't born where his parents actually lived in Southern California, but he guesses that was the nearest hospital. His parents were Kent and Marj Hood. Kent's full name was Garald Kent Hood, and he always hated the name Garald—he didn't want anyone to know that was his name. Marj was Marjorie Mae Levitt.

Ken's parents met and married in Rapid City, South Dakota. It was at a church function, though his dad wasn't particularly religious. He came from a religious family, but Ken suspects he was really out looking to meet girls. His dad was a young airman, probably twenty years old, stationed at Ellsworth Air Force Base, which is still right outside of Rapid City, quite a large base. Marj was three years younger, just seventeen.

She came from a home that wasn't awful but wasn't very happy either. She had a stepfather she wasn't particularly close to—her mom was Grandma Jo, and Stuart was her stepdad. When this young airman and the seventeen-year-old girl fell in love and wanted to marry, it was a grudging thing. Grandma Jo and Stuart weren't excited about it, but they signed off on it. Marj was still seventeen and had to get permission. One of the things she had to do was drop out of high school to get married, which she later called one of her many regrets.

They got married in California—it might have been Northern California, where Ken's dad had then become stationed in the Air Force. During the first two years of Ken's life, his parents moved eleven times. His mom kept count and was absolutely certain of that number. Their marriage was unhappy from the get-go, and they divorced when Ken was ten, in 1968.

Marj, Kent, baby Kenneth

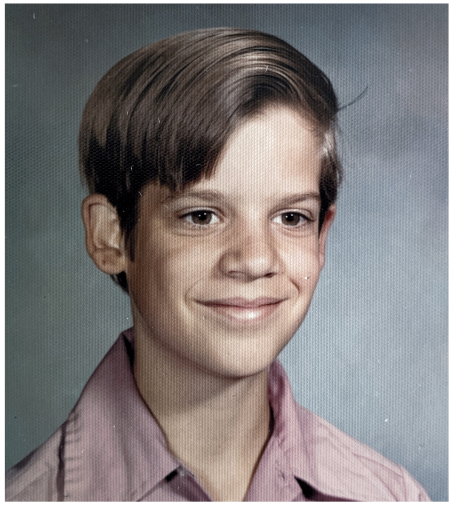
Early Years and New Beginnings

Ken doesn't remember very much of his childhood, and that's probably because the few memories he has are traumatic. He lived in a home of constant fear and terror and tension, with things being thrown and broken all the time, cursing and yelling, his dad drinking and bringing home Grandpa Hood drunk and terrorizing the house. Those are not memories worth dwelling on here.

Ken's life began over again at age ten, when his mom moved at the insistence of her sister, Aunt Bea. From age five to age ten—the longest they'd ever lived in one place—Ken had been raised in Buena Park, California. They lived so close to Knott's Berry Farm they could walk there. According to his parents, he went to Disneyland ten times, though he remembers maybe one of those visits.

When he was ten, his mom moved Ken, his sister Laura, and his brother Matthew from Southern California to Plymouth, Minnesota, a suburb of Minneapolis. They lived in an apartment complex very close to the home of Aunt Bea and Uncle Bill. Uncle Bill was a college professor at the University of Minnesota. Ken became close to his four cousins and entered fifth grade at Beacon Heights Elementary School, which the last time he looked—and he's sixty-seven years old now—was still a building, and he thinks maybe a charter school on Highway 55 in Plymouth.

Ken never felt like he fit in. He said Southern California words like "boss," and nobody knew what boss was. Snow and ice were shockingly new to him. He started getting in fistfights with other kids right away, and he fought all the way through ninth grade, which was the last year of what they then called junior high school. He carried a chip on his shoulder from fifth grade to ninth grade. Obviously, he was a traumatized child from a broken home, but he didn't know any of that then—he was just a kid.



Kenneth "Ken" Hood

In seventh grade Spanish class, Ken met a very small group of very close friends, and they traveled all the way through twelfth grade together as a little posse. His best friend who wasn't in that posse lived very close to him in their townhome apartments, but he lived in a house. His name was Todd McPherson.

Ken's senior year of high school became a turning point. He decided to come out of his shell, lose the chip on his shoulder, and live large, enjoying every minute of his senior year. And so he did. This was at Wayzata High School in Plymouth, Minnesota, part of the Wayzata School District—a very well-off school district financially and economically, where Ken was one of the few poor kids. So he grew up as the poor kid in a rich school.

Love and Family

After graduating, Ken had been very involved at Parker's Lake Baptist Church, a Fundamentalist Baptist church in Plymouth. The youth pastor there influenced him to go to Bob Jones University. That's where he met Mary Patricia Larson. Her legal name now is Mary Patricia Hood.

They met in freshman speech class at eighteen years old. It was not love at first sight. In fact, at the end of the year when they were both looking for a date, they ended up going to some social function together, and even then they didn't fall in love. Ken is sure they didn't fall in love until the beginning of their sophomore year at Bob Jones. They got married December 22nd, 1978, when they were juniors. The wedding was in Minnesota at Parker's Lake Baptist Church in Plymouth, and Ken's mom pulled it all together. They probably had a hundred people at the wedding. It was very beautiful and done very much on the cheap because they didn't have any money and his mom didn't either.

Shortly after the wedding, they dropped out of school and started having children. They were living as off-campus newlyweds outside Bob Jones University in Greenville, South Carolina. They ended up living in a mobile home park, in a trailer they bought, and had many adventures there.

Ken and Mary were blessed with eight beautiful children. Their first two children, Jennifer and Jessica, were home births. Their third child, Emily, was born at Barge Memorial Hospital on the campus of Bob Jones University. Their fourth child was born Kenneth Clayton Hood Jr.—now Kasey Hood, their beautiful daughter. After Kasey came Melissa, then Amanda, and then Catherine. Four or five years later, they brought their nephew Jeremy into their family, called him son, and raised him as their own. He is their son as much as any of their blood-birthed children. They weren't able to legally adopt him, but they adopted him in their hearts, and he's theirs and they are his.

So their children, in order: Jennifer, Jessica, Emily, Casey, Melissa, Amanda, Catherine, and Jeremy—eight children. Ken and Mary have been blessed beyond measure, and their hearts are full. These children are their true riches. As of February 2026, they have twenty-two grandchildren and love and adore them all. And ahead of time, before they may yet be born, they love and adore even those who come after the twenty-two they can see right now.

Work and Adventures

Ken and Mary had their first three children in Greenville, South Carolina, and then moved back to Minnesota. Ken began working for Blue Cross and Blue Shield, where he worked until probably his early to mid-thirties. Then he went off into the land of self-employment, and those stories are in this book.

One significant chapter was his huge telemarketing business, which rose from nothing and crashed in ashes all in the space of three years—a pretty exciting story that's also in the book. The family was fortunate that none of their eight children had any severe or life-threatening illnesses or injuries. When you think about it, having eight children and nothing physically dangerous or severe happening to them is, in a way, almost unusual. So they were fortunate with that. The same goes with their twenty-two grandchildren—good health all around so far.

After losing his telemarketing business in 1998, Ken eventually started a web hosting business. That became stable enough to be operated from any location. When housing prices were soaring in Plymouth, Minnesota, where they lived, their neighbor sold their house and got twenty or thirty thousand dollars more for it than their highest listed price in a bidding war. The house was almost identical to theirs. Ken and Mary decided on the spur of the moment to list their house, sell it, take the equity—which was far more than they

expected—and move to Southern Minnesota to live in the country, escape the traffic, and live in a house that was paid for in cash.

"Home" the kids remember. Corner of Magnolia and 24th Ave in Plymouth, MN. Photo taken 2025.

They house-shopped in Albert Lea, Minnesota, but it was too expensive to pay cash for the house they wanted. Then they looked in the smaller surrounding towns. Thirty miles west of Albert Lea was a beautiful, quaint little town called Kiester with 500 people. They bought a 1960s Rambler on

2nd Street in Kiester and paid cash for it. That was a dream Ken never imagined could come true, especially after losing his telemarketing business.

They finished raising their children in Southern Minnesota in Kiester. It took poor Melissa an entire year to forgive them for ripping her away from her school friends. She was at that age where a teenage girl's whole life is wrapped up in their friends. But after a year, she forgave them and made new friends. The end of that story is that she met a farm boy with a college degree in farming who's still a full-time farmer. She married him and has three beautiful children. Ken likes to remind her that during that whole year she was angry at them, how could she have known that if she hadn't moved with them to Southern Minnesota, she never would have met her perfect husband. They laugh about that now.

Once the kids were grown and out of school, it became too troublesome to keep driving into town—that's what they called it, driving into Albert Lea, thirty miles one way and thirty miles back, especially in the winter. So they sold the house in Kiester and moved into Albert Lea, where they're living right now.

About Ken

Ken and Mary met all those many years ago at eighteen years old in a place where people loved Jesus. They still love Jesus, even all these years later at age sixty-seven. They've had many

religious journeys in the Jesus family, but they have always loved and clung to Jesus.

As Ken recently wrote in a Facebook post, he and Mary love three things equally, intensely, and almost insanely: bird-watching, genealogy, and murder mysteries—especially British accent murder mysteries. British murder mysteries, of course, but they've also discovered Irish, Welsh, New Zealand, Australian, and even Canadian murder mysteries. It seems that if there's a British accent and it's a murder mystery, they've found their perfect sweet spot for TV.

For other television, they don't share many of the same things. Ken calls Mary his Hallmark sweetheart, while he likes edgy, dark things. Together they enjoy good science fiction on TV and movies, but only if it's really well done will she tolerate it. Ken, on the other hand, loves all and any—even cheesy—science fiction, all the way from his early days watching Star Trek, the original series. He loves Star Trek far more than Star Wars (sorry to any of his heirs that would differ with that). He does like Star Wars, but he loves Star Trek. He loves all sci-fi: Babylon 5, Battlestar Galactica—you name it, he loved it.

In his early years of adulthood, starting in high school and on into early adulthood, Ken spent many years reading two genres of books and inhaling them: science fiction and westerns. For westerns, it was always Louis L'Amour, but he loves Zane Grey too—because who doesn't love Zane Grey? He's the OG, as we call them now, the original gangster.

For science fiction, just name it: Ray Bradbury, Isaac Asimov, Arthur C. Clarke—the list goes on. Ken loves all of those genres, and they actually became formative on his mind in some ways. Good formation in some ways, and in some ways maybe not, but it deeply became part of his mental makeup.

Ken loves the color blue—almost any shade of blue. He finds blue to be a never-ending fascination of nuance and beauty. He's just addicted to the color blue. Green is a close follow-up, and all the rest of the colors are whatever.

Ken loves a great story in any genre. Give him a fictional or true story that probes the human soul and he's all about it. His taste may run in a narrow field for both music and fiction, but if you give him a TV series like *Call the Midwife*—a British production on for seventeen seasons so far, which is a period piece set in the fifties and sixties in the poor part of London about midwives delivering babies (something he would say "ick, awful, I would never like that")—but it's produced so well and the depth of character development is so good that it's one of his all-time favorite shows. It makes him cry every episode. The same thing with *Downton Abbey*, a historical drama. "Yuck, I hate those," he'd say. And yet he thinks Downton Abbey was one of the greatest shows ever created. So give him a great story, a story like Dickens wrote—and he's read much of Dickens' works, maybe most of them—where character development is paramount, where multiple characters in a story are developed, not just the hero. He's all about those things.

In his early years—the 1980s and 90s especially—Ken had to wear, both professionally and to church services, a suit and tie, or at the very least, if you're going to go casual, a dress pair of slacks and a sports coat and a tie. In the afternoons, of course, they were culturally allowed to remove the tie. Well, as he aged and got older and American culture changed, he changed with it. He's a denim and jeans guy now. It doesn't have to be blue jeans—he's actually exploring now different colors of canvas. But essentially, he's a very casual dresser, mostly in jeans or canvas pants, a dark t-shirt, and a long-sleeve shirt (even when it's eighty degrees out) with the sleeves rolled up three-quarters and unbuttoned in the front. That's his uniform. People get used to that uniform.

Ken has always kept his hair relatively short, though he daydreamed in a midlife crisis or two of growing that college professor ponytail at the back. But he never had the courage, and honestly, he probably wouldn't have looked good in it.

Living the Best Years

To wrap this up: In spite of their failing health—which isn't terrible health at all, just typical mid-sixties things in your body that start to deteriorate—Ken and Mary are living their very best years and very best life. Ken knows so many people don't get a happily ever after, but they're experiencing that right now.

In recent years, the last ten years, Ken has had episodes where for an entire year, two or three different times, he's had significant health challenges—including in 2025, three hospitalizations and probably around seven ER visits. So he's had health challenges, Mary too, just less than his. But in spite of those health challenges, he doesn't think they've ever had better years than the years they're having now.

Ken will end his story with this happy note: he's learning to live finally, something he never knew how to do his entire life. He's learning to live in the moment, in mindfulness and in contentment, grateful for every single day, even the hard days.

That's Ken's story of his life. He's sure he left a ton of things out, but he wanted this story to go here at the beginning of his stories book—for you, his grandchildren, and maybe even your children someday.

I Sang an Italian Madrigal in Tights

I decided to title this story "I Sang an Italian Madrigal in Tights" just to grab your attention. But to get there, I have to rewind a little and tell you how I got to that point.

At the beginning of my senior year of high school, something happened in my mind, and I remember it distinctly. I don't remember where I was, but I remember the decision itself. I decided that this final year of high school, I was going to do everything. I was going to become public. I was going to get involved in everything I possibly could. I was going to become a new person, re-identify myself.

I don't know exactly why that happened, but it probably had a lot to do with the first ten years of my life, which were

traumatic and unhappy, and then my parents' divorce. I tell all that elsewhere. But this is a story, not the whole memoir.

We moved to Minnesota when I was entering fifth grade, and I attended Beacon Heights Elementary School on Highway 55 in Plymouth. After that came junior high school—not middle school, junior high. [Ridgemount Junior High School.] Seventh through ninth grade. Those were rough years for me. I fought a lot, fistfights, and got into a lot of trouble. I never smoked and I didn't do drugs. It wasn't that kind of trouble. I was just the kid with a chip on his shoulder all the time.

I made friends easily, but I was already falling into a pattern of being moody, dark, and unpredictable. In seventh-grade Spanish class, though, I made some special friends who stayed my friends all the way through high school. I want to name them because they were my inner circle: Carol Opat, Val Brown, and Barb Keith. There may have been a couple of others, [Gail Haagenson] and I feel bad that I can't remember for sure, because now they're missing out on being remembered for all time in my storybook. But we were close, and we stayed close for six years. We met in Spanish class in seventh grade, and most of us kept taking Spanish together all the way through senior year.

Barb, Val, Carol, and me in 9th grade

I had one other especially close friend who belongs in this story too: Todd, my neighbor. I won't use his last name. He became my friend in fifth grade when we moved into the townhouses where I grew up on 12th Avenue North in Plymouth. He was my very best friend from then through my senior year, and then we lost touch for the rest of our lives, which is kind of sad.

Many decades later, in 2011, while processing my life, I realized something that had never dawned on me at the time: all my closest friends were girls and women. I came to understand that I never really trusted men, and I'm sure that went all the way back to my early childhood. Todd was the

one exception, and years later he came out as gay. By then, of course, we were long out of high school.

I had a few male friends too. Dave Boline, who I think was my first sleepover friend in fifth or sixth grade, and Andy McConnell, who later became an airline pilot and is still a Facebook friend today. But even then, most of my trusted friendships were with girls.

Outwardly, people probably remembered me as talkative and fun, maybe even the life of the party. I'm sure Dave and Andy would remember me that way. But inside, I was deeply withdrawn. I've been an introvert my whole life. Even when I'm outgoing and talkative, that's largely a facade.

By the start of my senior year [Wayzata High School], I was tired of being afraid to have a life. I wanted to be everything kids dream about being in high school, and I was tired of standing back from it.

Part of what gave me the courage was music. The year before, I had already started coming out of my shell a little because of singing. My mother had a beautiful alto voice and sang at Parkers Lake Baptist Church in Plymouth. She sang duets with Camille Forness and was part of a trio with her too. They really were good, and Camille was an amazing soprano.

Somehow my mother talked me into taking private voice lessons from Camille at her home. My mother had discovered, singing next to me in church, that I had developed a good

baritone voice. I had no idea. I didn't have an exceptional voice, but I had a good one.

The odd thing was, I never properly learned to read music. My mother had encouraged me to play guitar and tried to teach me music, but I was stubborn and never really learned. Camille figured out that I was probably never going to master the formal names of the notes on the page. But she taught me to sing by intervals. She taught me to sight-read in my own way. If you gave me a starting note, I could sing the melody or the harmony from the page, acapella, and stay on pitch. I still couldn't have told you whether the note you pointed to was an A or a C or an F, but I could sing it. I could read time signatures, understand sharps and flats, and follow the movement of the music. It's hard to explain, but I learned to read music without really "reading music."

By my junior year I had sung solos in front of the whole church at Parkers Lake Baptist, maybe 150 people or more. I think I may even have sung a duet with my mother once or twice. So that was sitting in the back of my mind when senior year started. I knew sports were never going to be my thing. I had tried track in eighth grade and really wasn't very good. Music, though—that I had. I could sing, and I knew I could sing.

So senior year started, and I tried out for choir. I got in. It was easy enough to get into regular choir if you could carry a tune at all, but I made Concert Choir, which made me pretty

happy. Our high school had about 1,500 students in grades ten through twelve, so it was a large school.

I also worked part-time on the weekends at Plymouth Cafe on Highway 55, in a shopping center that no longer exists. It was a little forty-seat cafe, and I was chief cook and bottle washer there.

But mostly, I started getting involved.

Early in the year, they held tryouts for Madrigals. If you know music, you know that madrigal groups are always elite groups. At our school there were only sixteen singers in Madrigals out of a student body of fifteen hundred. There were multiple auditions. I remember the final selection involved sight-reading a sheet of music Mr. Gall knew none of us had ever seen before—something ancient and Italian and complicated. He'd give you your part, give you the starting note, and you had to sing it acapella.

That really cut through the clutter.

I survived it, and I remember doing well enough to surprise myself. We sang a lot of English and Italian madrigals, often in eight parts, with only two of us on each part. That was a lot of pressure. Much of it was acapella. We'd get our pitch from a pitch pipe, everybody would do the little hum-hum-hum to settle in, and then off we'd go. It was elite music, not popular music, and we became a very close group. It was a fantastic bond. Boy, I thought I was all that and a pack of gum. It was amazing.

I sang baritone then, though later in life my voice dropped further and I became more of a bass.

And yes, this is where the tights come in.

We performed all over the place, often outside the school. Sometimes we'd only do one number in a school concert, but mostly we were called out to sing in the community—VFW halls, banquets, all kinds of gatherings where fifty or a hundred people would be there and we'd be the entertainment. Wayzata had money, so the school had actual madrigal costumes for us. That meant, more than once, I found myself dressed up like an Italian madrigal singer in tights.

Madrigal Singers
BACK LEFT TO RIGHT: Linda Boe, Steve Harmel, Sherry Gregg, Jerry Fournier, Brian Engquist, Darren Sedler, Paul Harper, Randy Reed, Ken Hood, Gary Johnson, Sue Ouimette, Kim Kyllo, Claudia Morris, Mary Shallman FRONT: Barb Speier, Sue Loomis, Sherry Ellis, Julie Oas, Mr. Gall, Julie England, Judy Lindberg

Wayzata High School Madrigals 1976

I have one memory in particular of standing there in tights, singing old Italian madrigals with this elite group, and I still laugh when I think about it. Here was this sullen, inwardly

hurting, introverted kid from a broken home, a poor kid living in a townhome apartment—and there he was, singing in public in tights. My gosh. It still makes me laugh.

I remember one performance where Sue Loomis and I sang a contemporary 1970s love song to each other [Touch Me in the Morning], each holding a microphone, with the other fourteen kids behind us doing backup. I could never have done anything like that before senior year. Sue was gorgeous, completely out of my league, from a much wealthier world than mine. Wayzata was probably one of the richest school districts in Minnesota, and I was the kid from a divorced home in an apartment. I never even had a crush on her, but I still remember the sheer unreality of standing there singing a love song to this beautiful girl in front of a roomful of people.

That was senior year for me. Pinch me. I can't believe I'm here.

Another thing I did that year was take French. I took it for the first time in my junior year and into my senior year, though I chickened out before finishing the final trimester. To this day I mostly remember how to swear in French and pronounce a few simple phrases without completely slaughtering them.

But the really odd and wonderful thing was the Gregorian chant group.

At Mr. Gall's encouragement, several of us guys—mostly from Madrigals, as I remember it—formed a Gregorian chant ensemble. There were maybe six or eight of us. If you don't know Gregorian chant, just look it up. It is eerie and beautiful at the same time, medieval church music sung acapella. You had to have absolutely solid pitch, because there was no instrumental accompaniment at all.

We performed publicly several times and also in choir concerts at school. For a teenager, it was a strange and marvelous thing to be doing.

And the best detail of all is where we rehearsed.

Mr. Gall had discovered that a particular girls' bathroom near the gym had the best acoustics in the whole school. It wasn't exactly part of the girls' locker room, but it was adjacent to that area. So that is where we practiced Gregorian chant: in a girls' bathroom. To this day I think that is one of the funniest and greatest details of the whole year.

And still, among all the Madrigal singers and all the chant singers and probably a third to half of Concert Choir, I was the guy who technically did not know how to read music.

Not long after that came auditions for the annual high school musical. I had never been a thespian, but why not try out? I was a singing guy by then, so I auditioned for Brigadoon.

I got the part of the father of the boy who ran away from Brigadoon. I think either my character was named Archie

or the son was Archie; I don't remember for sure. But I had around fifty lines, so I wasn't just in the background. I sang in the group numbers, though I didn't have a solo.

There was one scene where I had to carry my son's dead body from offstage onto the stage and lay him down so the whole village could grieve. The actor who played my son became a good friend, though not a close one, and they probably cast him partly because he was smaller than I was. By then I was around six feet tall, and he was a bit shorter and lighter. Still, he was no little boy. I had to haul him across the stage and lay him down dramatically while everyone mourned.

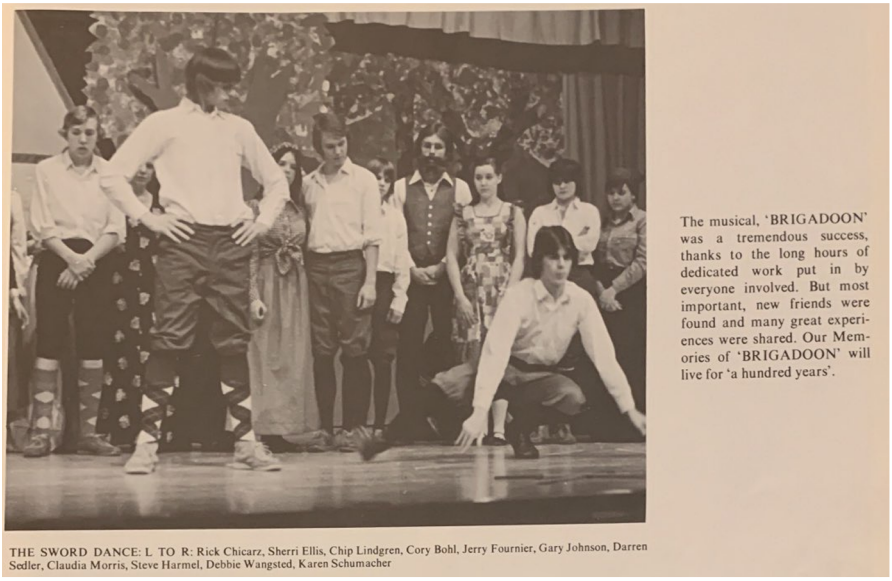
That, too, would have been unimaginable for the old me.

And then, because senior year was apparently determined to give me every new experience in one stretch, there was my first real romance.

The only girl I had dated before that year was Cheryl Ricker. During my junior year, she had kind of made the first move by inviting me over to her house for lunch and a movie and a swim in her family's in-ground pool. It was one of those not-a-date dates that was very obviously a date. I was terribly shy and awkward. She was beautiful, and when she came out in a bikini I was so embarrassed I could hardly look at her.

That was the level of experience I was bringing into my senior year: one date, no hand-holding, no kissing, no nothing.

Then came Brigadoon rehearsals.



The musical, 'BRIGADOON' was a tremendous success, thanks to the long hours of dedicated work put in by everyone involved. But most important, new friends were found and many great experiences were shared. Our Memories of 'BRIGADOON' will live for 'a hundred years'.

THE SWORD DANCE: L TO R: Rick Chicarz, Sherri Ellis, Chip Lindgren, Cory Bohl, Jerry Fournier, Gary Johnson, Darren Sedler, Claudia Morris, Steve Harmel, Debbie Wangsted, Karen Schumacher

Brigadoon, Wayzata High School, 1976

Carol Opat, one of the girls from my old Spanish-class inner circle, was in the pit orchestra. She played violin. We had all been friends for years, and she was one of the people I felt safe with. After rehearsals, a bunch of us would often go out to Perkins, usually the one at Highway 55 and 494, and sit around drinking coffee and talking late into the night.

One time, everybody else bailed, and it ended up being just Carol and me. So we said, what the heck, let's go anyway. We sat there for a couple of hours, talking our brains out. She drank coffee like a grownup. I drank Coke. We had a terrific time.

So the next time, we just decided to go out by ourselves again. We weren't calling it dating. I certainly wasn't thinking of it that way. We had just been friends for years, and now we were discovering that we loved talking to each other. Then we did it again, and again, and maybe by the fourth time we were dating without ever having said so.

One night I drove her home after Perkins, and we sat in her driveway talking. We had done that before too. The lights were out in the house. Everybody seemed to be asleep. We were just sitting there in the front seat talking, and then all of a sudden she leaned across that big bench seat, got right up in my face, looked me in the eye, and said, "I love you," and kissed me.

I had absolutely nothing to do with initiating that kiss. Zero percent. I was utterly unprepared.

I had never kissed a girl before in my life.

And suddenly I discovered that all the things I knew only intellectually about kissing were one thing, and the real thing was entirely another. I'll leave it at that. But I will say this: it was electrifying. One second later I was kissing back, and then she pulled away, flung open the car door, ran to the house without another word, and disappeared inside.

I just sat there. I couldn't even start the car.

I was horrified, thrilled, exhilarated, terrified—all of it at once. I don't think I slept that night. And by the next day, of course, I was crazy in love, because that is how seventeen works.

We dated intensely for most of the rest of the school year. We were together all the time. I was doing all these other things—Madrigals, Gregorian chant, choir, the musical—and at the same time I had my first kiss, my first real girlfriend, my first experience of being in love. It felt like I was walking on air. Everything was coming up roses. I eventually bought my own car that spring, and life seemed almost impossibly full and good.

Then, right before graduation—three or four weeks before the end of the year—she dumped me without a word. Not one word.

She never explained it. She didn't explain it to our friends either. Even Gail Haagenson, who was one of our close circle and probably Carol's best friend, could not get an answer out of her.

I did not learn the reason until two years later, when I bumped into Carol by accident in the summer before I married Mary. We sat down and talked, and she told me she had done the same thing to the next boyfriend she had in college. She had panicked. She was terrified we were going to get married, and the truth is, we probably might have. That was how intense young love can feel. She was afraid it would ruin her college plans and career plans.

Looking back, I can say, thank you, God, that she dumped me. But at the time, if you've ever been through a breakup, you can imagine the misery. The end of my senior year and the whole summer after were full of heartbreak.

Still, that doesn't erase what that year was. It was the year I came out of my shell. It was the year I became public. It was the year I sang in tights, rehearsed Gregorian chant in a girls' bathroom, acted in Brigadoon, got my first kiss, fell in love, and got my heart broken. In other words, it was a pretty complete senior year.

There is one more part of that year I don't want to leave out, and that is my mother.

My mom was the most fantastic mother in the world. During my senior year, when I was seventeen and then eighteen, she sat me down and told me something that helped me grow up. She said, in effect, I cannot protect you anymore, and I'm not going to supervise the details of your life. But here are the rules: tell me where you're going to be, and tell me when you're coming home, and keep your word.

That was it.

She also made two things very clear. Do not get a girl pregnant. And do not drink. Alcohol had destroyed her marriage, and she meant it when she said it.

So on a Friday night I could tell my mother, "I'll be home at three in the morning," and if that's what I said, then that's what she expected. Sometimes I was out that late. She allowed me that freedom. But every single night, whether I came home at eleven or three in the morning, my mother would be asleep on the couch in her clothes. The minute I opened the door, she woke up and met me there.

We never said it aloud, but I knew exactly what she was doing. She was looking at my eyes to see if I was high, and she was smelling my breath to make sure I hadn't been drinking. Many of my friends smoked weed. Some did much worse. I didn't. But she checked every time.

What I am grateful for, all these years later, is that she gave me a practice year of adulthood. She trusted me, and I never betrayed that trust. Not once. I'm proud of that, and I will always be grateful to her for it.

Senior Photo, 1976

So that is the story of how I sang an Italian madrigal in tights—and how, along the way, I sang Gregorian chant in a girls' bathroom, found my voice, found my courage, and stumbled headlong into first love. It was an exciting year, and a memorable one. I'm glad I got to tell it.

The Girl with the Red Fingernail Polish

I met the girl with the red fingernail polish in speech class my freshman year at Bob Jones University in Greenville, South Carolina, and I hated red fingernail polish.

I say that like I had traumatic memories, and I'm kidding when I say that, but I really did have some vivid memories from family reunions growing up in Southern California. All my great-uncles drank too much and got really loud, and I was a little boy. To compound that, my great-aunts all wore bright red fingernail polish. I only remember two or three of those get-togethers, though my mom says it was actually quite often. In my memory, those ancient great-aunts of mine would come running toward me, screaming, "Oh, little Kenny, little Kenny, little Kenny," with their long bright red fingernails, and then they'd squeeze me to death laughing.

It's funny as heck now, but there it is. To this day, I just don't like red fingernail polish on women. I was traumatized. I'm kidding. Mostly.

So when I noticed this freshman girl in our very small speech class, maybe a dozen 18-year-olds, that's what I first remember about her. Now, her memory is that she seldom wore red fingernail polish then, though she does now quite a bit, so we disagree on that. But that's what I remember.

Mary, Senior Year High School Photo

I also remember thinking, Oh, she's okay-looking. Actually, she was quite attractive. But she had red fingernail polish, and I had always been attracted to brunettes. My crushes had all

had dark hair, and my first girlfriend had dark hair. I guess I had a type: no bright red fingernail polish, and definitely dark hair.

Well, the woman who would later become my wife, the person who would become my very heart and my very life and my very soul, had blonde hair—poofy, big, blonde curly hair—was Swedish, and had bright red fingernail polish. Definitely not the person I would have imagined spending the next 49 years and five months of my life with. As I'm telling this story in 2026, that's how long it has been since we met. We've been married 47 years, and like I said, she's my very heart and my very soul. I don't want to get all mushy, so we'll leave it at that.

She'll tell her version of this story in her book someday, and I can promise you her memory is more accurate than mine. I'm sure there will be a different telling of it. But what we do agree on is that we became very good friends in that small speech class.

I wish I could remember the young teacher's name. She was brand new, and there were only maybe a dozen of us in the room. We became close because we gave public speeches to each other. It was speech class, and that's what you do. You prepare a speech, then stand up in front of your classmates and give it. It was life-changing for me.

I was a ministerial student at the time—a preacher boy, we called it—and we were required to take speech class because

of that. I took other preacher-type classes too, but truthfully, I think I learned more about public speaking there than I ever learned anywhere else in life. I'm a very comfortable public speaker now, in spite of the fact that I'm an introvert, and I credit that class and that excellent teacher.

The year went by. We had class two or three days a week; I forget whether it was a two-credit or three-credit class, but I think it was three. During that year, Mary and I had what I'd call a very casual, once-in-a-while-we-bump-into-each-other-and-talk kind of friendship, the same sort we had with everybody in that class. There were maybe 4,000 students on campus and 400 acres, so you didn't just constantly run into people. It wasn't a small college.Still, when we did bump into each other, we'd stop and talk. Nothing in my mind was crush-like or even remotely like, Oh, I could fall for that girl. She was very attractive, but she just wasn't in that I'm-gonna-fall-for-this-girl category. I'm pretty sure she felt the same way about me.

Now, meanwhile, I was doing what 18-year-old boys do and making a mess of my emotional life.

I had already had a rebound summer fling, essentially just a girl to make out with all summer, and I broke that off when I became a preacher boy at Bob Jones. I sent her a Dear John letter and apologized for being too physical and for using her as a rebound romance. As I remember it, she sent me a pretty blistering letter back. So if you send a Dear John letter, you'd

better expect a Dear Dude, You're an Idiot and I Hate You letter in return.

Then a few months into the school year, I dated a senior. She was redheaded and curly-haired, two things I didn't think I liked, but I really did like her. We kind of fell for each other, at least a little. At Bob Jones, dating privileges depended on the class of the girl, so senior girls got more official dating time. I swear to you this is true: the approved dating area was called the dating parlor, or the DP. It was upstairs above the student commons and was about the size of a football field, full of furniture. That's where couples went to date under the school's watchful eye.

I dated that redheaded senior for a while. I cannot remember her name now, which tells you something. We both realized it wasn't going anywhere, and I don't remember who broke it off because it never became serious. But I did enjoy the extended dating hours, so she became my second rebound.

After that I dated Sherry, who had long, straight black hair and fit right into what I thought was my category. She did not wear red fingernail polish. We really did fall for each other. We dated for maybe two or three months, and it was quick, because at 18 you can fall in love in no time at all.

Then I had a dream.

This is a true story, and Mary still laughs at it. I wouldn't be married to Mary now if I hadn't had that dream. At the time I attributed it to God. Now, though I'm still a deep,

devout follower of Jesus, I look back and think it may simply have been my subconscious protecting me. You can decide for yourself.

Everything with Sherry was going great. We were in love, or so we thought, and already talking about marriage. She was from Kansas, from a small town—that's about all I remember. Then one night I had this vivid dream that turned into a nightmare. I walked down the aisle with her. It was one of those videotape dreams that feels absolutely real. We were standing at the altar holding hands, just like in the movies, and I said, "I do."

But inside my head, in the dream, I was screaming, No, no, no, no. I couldn't stop screaming it. I was panicked and horrified. I woke up in the middle of the night, probably four or five in the morning, and I knew: I cannot marry this girl. I can't even tell you exactly why.

I broke up with her that day, right over lunch. We always had lunch together, and that day I ended it. Oh my gosh, it was traumatic. She cried and cried and cried, and I felt like crap. I felt so guilty.

So I have been dumped and I have dumped. If this is my great-grandkids listening to this someday, there's part of great-grandpa's life story. It's the universal human story. If it hasn't happened to you, it's happened to a close friend. I laugh about it now, but at the time it was deadly serious.

That was my last girlfriend before Mary.

By then it was getting toward the end of the school year, and I had nobody to take to a social function. Bob Jones University was rigidly fundamentalist and had a strict no-touching rule between men and women, except during certain official once-a-year dating events. The place was full of strange contradictions. You weren't supposed to touch a member of the opposite sex, but then over Christmas break or summer break they'd let a boyfriend and girlfriend get in a car alone and drive halfway across the United States together. I still laugh when I think about it. They were so strict in one area and so clueless in another.

There were a lot of rules, and a lot of pressure too. People dated all the time. Marriage was pushed hard, though students were expected to stay in school. As I remember it, you generally couldn't get married until your junior year, and if you were going to marry, you had to go through premarital counseling. Mary tells me the girls were heavily encouraged to go on the pill right away so they wouldn't get pregnant before graduation. I always found that ironic in such a strongly pro-life environment, but that's a rabbit trail.

The point is, I had nobody to take to this function, and going alone wasn't really done. I knew lots of girls, but I didn't have a crush on any of them. I had broken up with Sherry maybe a month before. So I looked around and thought, Well, who do I want to ask?

And I thought of Mary.

I don't know exactly why I thought of her. She may remember better than I do. She also has a memory that I accidentally asked her out by accident, and I'll let her tell that story. But however it happened, I decided to ask her.

Now here is where the culture of that place gets even stranger. There were no cell phones, of course. This was 1976, 1977, 1978. No email either. There was one public phone on each dormitory floor, and you were not allowed to call girls across campus in the women's dorms. You could call home, but not your girlfriend.

So the school had a mail system. If you wanted to communicate, you wrote notes. Actual handwritten notes and letters. Men ran the mail between the dorms, literally running from building to building, sorting mail into long wooden cubbyhole boxes. Boyfriends and girlfriends wrote each other all the time. That was how we texted each other in those days: handwritten notes, sometimes in envelopes, sometimes just folded paper.

And because of that culture, if you wanted to ask a girl out, you usually did not do it face to face. That was almost taboo. You sent her a note, and then she sent back a note with her answer the next day.

But I was afraid she might turn me down, and for some reason that embarrassed me more than it should have. So I broke the unwritten rule and asked her in person.

We still laugh about that.

I asked her out face to face, and she was shocked because that just wasn't how it was done. But she said yes.

Then we started writing notes back and forth, though just platonically. Mostly they were about the event coming up and what she was going to wear so I could wear something that matched, or something like that. We were just friends. She wasn't dating anyone at the time. I had just broken up with somebody. Everybody knew all that.

So we went to the event together, just as friends, and we had a really good time. No chemistry on my end, as I remember it, and she's told me over the years there was none on her end either. But we had fun.

Ken and Mary, Bible Conference, BJU

After that we set up a lunch date a few days later, and again we had a really, really good time. Then we went on a third

date to some campus event—I think it may have been Bible conference in the spring, when everybody paired off and spent days sitting together listening to preaching and then hanging around between meetings. My memory may be off, but it was around then.

And on that third date I had an epiphany.

I still had no crush on her, no great physical attraction, no romantic fireworks at all. But somewhere during that date I just knew: this is the girl I'm going to marry.

It was the strangest thing. I had never felt that even with my first love in high school. I never thought that with my rebound girlfriends. Even with Sherry, she did most of the marriage talking and I nodded along until the nightmare told me otherwise. But with Mary, I just calmly thought, I think I'm going to marry her.

I went back to my dorm room afterward. Five of us lived in a small room with a triple bunk and a double bunk. Two or three of my roommates were there, and I said, very calmly, "I think I have met my future wife."

They laughed me to scorn, which is exactly what roommates are for. But it turned out to be prophetic.

We did not stay in touch over that summer, and that was completely my fault.

I think she may have dated another guy back in Chicago that summer, partly because she was aggravated with me, and I can't blame her. We had gone out several times, then summer came, and I just went silent. I lived my life in Plymouth, Minnesota, and I did not contact her. Near the end of the summer I finally sent a letter or maybe called—I don't remember which—and basically said, "Hey, how's your summer going?"

She has told me since that she was really mad at me. In today's language, I guess you'd say I ghosted her for the summer. So yes, I was an idiot. Somehow, I managed to fix it.

Leaving for BJU

When we got back to school, we started dating heavily our sophomore year. Very heavily.

My memory is that at one break—we may have carpooled home with friends; she lived in Chicago and I lived in Minneapolis—we were riding in the back seat holding hands. That was the first time I remember holding her hand, and it was electric for both of us. Not because either of us had never held hands or kissed anybody before, but because now it was us, and we were falling in love fast.

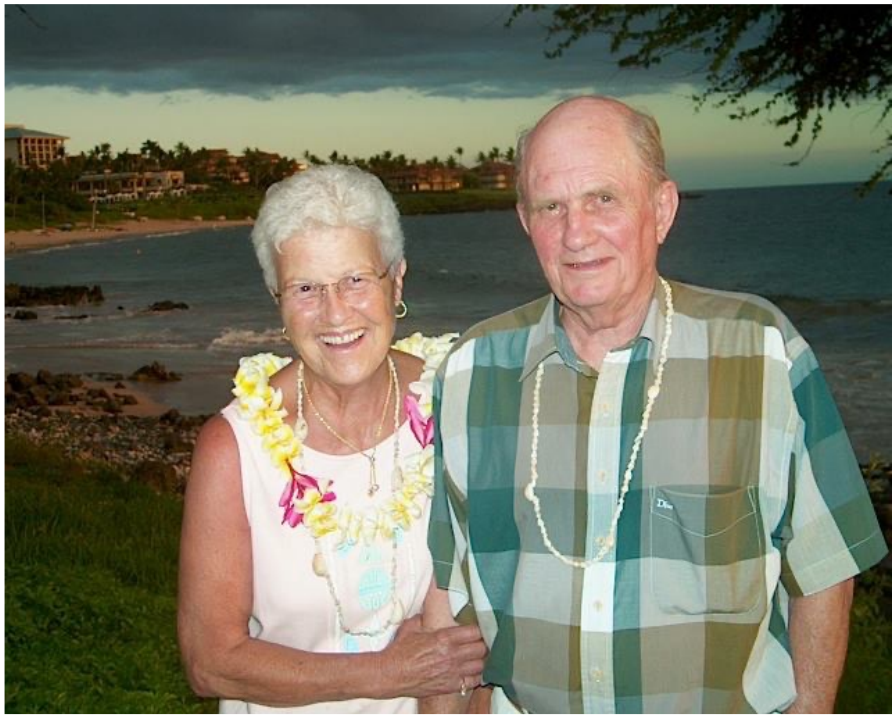
I remember walking her to her door, and she has since told me she was probably thinking, Is this idiot ever going to kiss me? We were standing there lingering while people sat waiting in the car, and I finally worked up the nerve. My memory is that I asked, "Is it okay if I kiss you?" I'm laughing now just remembering it. I think she said okay, and we kissed goodbye.

It was a pretty good kiss. We were both experienced kissers, but this one was electric.

From there on, we dated all through sophomore year. By the summer we were passionately in love. We called constantly. I drove from Minneapolis to Chicago several times on weekends when I wasn't working. Once I surprised her at the Mexican restaurant where she worked, either as a waitress or hostess—I don't remember which. I walked in unannounced all the way from Minneapolis, and she was on the phone having an argument with a Mexican busboy who was calling in sick. Her Spanish was so fluent. We had both taken years

of Spanish, but she had dated some Mexican boys before she met me, and she was just flying in Spanish on that phone. I thought it was pretty cool. Kind of hot, actually.

Later that summer she came out to Minnesota and stayed at my Aunt Bea's house, about a mile from mine. For several days we were together nonstop, except for sleeping in different places, of course. If we weren't asleep, we were together.



Aunt Bea and Uncle Bill

That was when I proposed.

We had gone for a midnight swim. There was a lake down the street from my aunt's house, with a floating platform maybe a hundred yards out. It was romantic as all get-out—nighttime,

lake water, I think maybe even moonlight. When we got back to my aunt's house, I proposed. I don't remember whether I got down on one knee. She would remember that better than I do. But I think I asked, "Will you be the mother of my children?" Corny as could be. But she said yes.

We went back to Bob Jones for our junior year planning to get married the next summer.

Heading back to BJU, newly engaged

Well, the best-laid plans of mice and men.

We were just too hot for each other. We had done a lot of touching during that summer week together, and now we were back on a campus where you couldn't touch, couldn't hold hands, couldn't do anything, and we were crazy in love and full of passion. So we did what a lot of young couples at Bob Jones did when they believed very sincerely in no sex before marriage and couldn't keep their hands off each other.

We moved the wedding date up.

We got married on December 22 of our junior year, 1978.

My mom planned the whole thing. We were married at Parker's Lake Baptist Church. My mom and her friends arranged everything. I'd guess there were maybe a hundred people there. Chuck Hervas, one of Mary's closest friends from high school, gave her away because her dad could not be bothered to come to the wedding. That tells its own story. One of my best friends, Bill—oh my gosh, Bill [Lee], I can't remember your last name—was in the wedding party, and either he or my brother was my best man. It was beautiful.

Wedding, Parkers Lake Baptist Church, December 22, 1978

We had a great time afterward. Our honeymoon was cheap: one hotel night in the Twin Cities area. That was our honeymoon. Then we got in the car and headed right back to school full-time, because the semester wasn't over until sometime in January.

And boy, did we enjoy showing off that now, as a married couple, we could walk around campus holding hands in front of everybody. I was terrible about flaunting that. The chaperones—who always seemed like some kind of secret CIA operation, everywhere but nowhere—would glare at us and start heading our way. And we'd hold up our wedding rings.

Then they'd get that disgusted look like, Fine, whatever, you're married.

I am not kidding. These are true stories.

So that is the story of meeting and falling in love with my very heart and soul.

We just celebrated our 47th anniversary. We have eight beautiful children and 22 absolutely adorable grandchildren. We have been through thick and thin together, and honestly, most of it has been thick and very difficult. We have been through hell and back together over and over in our lives.

And we are deeply, deeply attached to each other.

It's what Jesus quoted, and what the apostle Paul alluded to: they two shall become one flesh. I love that phrase, one flesh, because it isn't merely physical. It's something deeper than explanation, what a marriage can be and should be. I have been blessed beyond words to have the most loyal, closest friend and wife a person could ever have.

I may be biased, but I think she is the greatest human being I have ever met. Of all the human beings I have ever met, she's it. She is truly all that and a pack of gum.

So that's my story of the girl with the red fingernail polish. I hope you enjoyed it.

The Birth of Bob and Ken's Cleaning Service

I want to take a little walk down memory lane and talk about the birth of Bob and Ken's Cleaning Service. I was probably 21 or 22 years old, somewhere in my very early twenties. Mary was a few months pregnant with Jennifer.

Bob Keller and I were both members of the same church, Faith Baptist Church in Greenville, South Carolina. At that time it was a very small church. As I'm telling this story now, in 2025, it has become huge, almost a megachurch. Bob had just come off the mission field from Taiwan. Things hadn't worked out for him there. He was married and had two or three kids; I don't remember exactly. But Bob was a great guy, and we became good friends.

Somehow Bob ended up working for an exterminating company in Greenville, and I think he was the one who got me interested in coming to work there too. Mary and I were attending Bob Jones University then. I don't remember whether Bob was or not, but we were all in that same church together.

Bob worked on the pest-control side, dealing with bugs—cockroaches, ants, that sort of thing. I went into sales on the termite side of the business, which meant crawling under houses. Most houses in Greenville didn't have basements. Because of the moisture, they had crawl spaces instead, usually only two or three feet high. You'd get in through little access openings in the brick skirting and belly-crawl under the house to inspect for termites.

Termites were a huge problem in the South. We'd look for fresh mud tunnels running up the brick piers that supported the house. Termites couldn't stay exposed to the air, so they built those little mud tunnels from the damp ground up into the wood. We'd break the tunnels open and look for live termites. We carried plastic bags and tried to catch a few, because nothing made a stronger impression on a homeowner than seeing live termites wriggling around in a bag on their kitchen table.

If you looked hard enough, you could usually find damaged wood too—wood eaten through until it felt like a sponge. Once in a while, if you were lucky, you could break off a piece and there would be termites right there in it. We'd bag

all that up, come out from under the house, leave our filthy protective suit out in the yard, and then sit down with the homeowner in the kitchen to explain the problem and try to sell a treatment.

Now let me tell you, crawling under those houses was horrible work. This was the South. I wore a jumpsuit, gloves, a mask, and maybe goggles—I don't remember for sure. It was muddy, dirty, smelly, and nasty. There were black widow spiders for certain, and all kinds of other creepy things—centipedes, bugs, and snakes. I ran into snakes all the time under houses. I don't remember ever meeting a rattlesnake face to face, but they were around. Most of the time you were flat on your belly because the crawl space wasn't even high enough to get on your knees. It was a gnarly job.

When we found active termites, the sale was easy. People were horrified, and all they wanted to know was where to sign. The treatment involved digging trenches all around the house and around every support pier under the house, then soaking those trenches with chemical to create a barrier between the soil and the house. That was the sales pitch: we are going to create a chemical barrier between the ground and your home.

If there were active termites, it was easy money for the company. But three times out of four, you didn't find anything active, and then the sales job got harder. You had to paint the picture for them: termites travel, your neighbors may have them, one out of four houses gets hit, and you need protection before they get into yours.

It was a hard job, but as a salesman you could make good money. We always had more leads than we could get to.

But that's also where the trouble started.

Bob had already begun to realize something that I didn't know at first: that company was crooked. No nice way to say it. At least in that Greenville office, at that time, they were crooks. They sold warranties and then didn't honor them. They provided shoddy service. They took people's money and left them hanging.

With termite jobs, we almost always sold an additional annual warranty. The homeowner would pay every year so that if termites ever came back, the company would retreat the house for free. That was the promise.

Well, once a week or so I'd run into a homeowner who had that exact situation. They would call us out for an inspection, never mentioning they had an existing warranty. I'd crawl under the house, find active termites, and then they'd say, "By the way, I've been paying on that warranty for six years. You all need to come retreat my house for free."

I'd think, Well, I'm not making a sale today, but I'm glad I found the termites. I'd turn in the paperwork, and my boss would say, "Yep, yep, we'll get a team right out there."

But I started following up with those customers. I'd call them a week later, two weeks later, three weeks later. Every single

time, nothing had happened. The company never came. They never honored the warranty.

I found case after case like that. Half a dozen at least. Little old ladies in tears because termites were back in the house and the company was ignoring them. It broke my heart, and it made me mad. We had a legal and contractual obligation to take care of them, and the company simply refused.

When I kept pressing the issue, my boss didn't appreciate it. I got cussed out—literally cussed out. I got yelled at and thrown out of the office once. I was their second-highest salesman out of maybe half a dozen salesmen in that office, so they put up with me because I brought in money, but they did not like me making noise about the warranties.

Finally I had enough.

One day I walked in carrying all my clean uniforms in my arms and dumped them on my boss's desk before he could even get out of the way. Papers flew everywhere. Then I pointed my finger at him and said, "You guys are all crooks. I quit."

And that was that. I walked out with no plan, no next job, no insurance, and a wife who was heavily pregnant. In those days there was no continuation coverage. Losing that job meant losing insurance, period. We ended up having Jennifer at home with midwives because we couldn't afford a hospital birth, but that's a whole separate story.

So there I was—jobless, broke, and scared. Bob was still working there, and he was horrified that I had quit. He wanted to quit too because he knew they were crooked, but he had a wife and children and couldn't just walk out on the spot.

That was when I remembered a sermon from Pastor John Vaughn at Faith Baptist Church.

This was during the deep recession in South Carolina in the early eighties, when the textile industry had collapsed and jobs were scarce. You could hardly find work. Pastor Vaughn had gone off on a rabbit trail in one sermon and said he was tired of hearing healthy young men say, "I can't get a job."

Then he said something I never forgot. He said, "Have you ever seen a clean city sidewalk? Go downtown, pick up a broom, and start sweeping a sidewalk. Some shop owner is going to come out and ask what you're doing. You tell him, 'I need a job. I can't find one, but I'm not going to sit at home and do nothing, so I came out here to do something useful.'" He said that man would probably offer you work, because everybody says they want a paycheck, but employers are really looking for somebody who will work.

Then Pastor Vaughn gave another example that planted the seed for our company.

His wife and child had been in a terrible house fire. His wife spent months in a burn unit, and his daughter was at the Shriners burn hospital in Cincinnati for a year and a half. He was driving thousands of miles, trying to see his family, hold

down a full-time job at UPS, and pastor that little church. He stopped at gas stations all over the place, and from the pulpit he said, "I have never once found a clean gas station bathroom."

Now people listening in 2025 may not understand that, because convenience stores and gas stations are a whole different world today. Back then, in the early eighties in the South, a clean gas station bathroom was almost unheard of.

Pastor Vaughn said, "I guarantee you, if you go to a gas station owner and say, 'I'll clean your bathrooms for free. Pay me whatever you think it's worth, or don't pay me anything at all. I just need to work,' after the shock wears off, they'll let you do it. And they'll pay you."

That was the birth of Bob and Ken's Cleaning Service.

Bob and I borrowed every dime we could. I sold the axles right out from under our mobile home, which, since it had a mortgage on it, was probably illegal. Mary and I hocked our wedding rings. Bob sold everything he had that wasn't nailed down. We put every bit of it into the business before we had a single customer.

We bought magnetic signs for the sides of the car. We got sharp uniforms with a logo. We bought all the cleaning equipment we thought we might need to make a filthy bathroom shine.

Then we got in the car and drove to the first gas station we could find in Greenville.

I'm not kidding. That is exactly how it started.

We walked up to the owner and gave him our speech. We told him plainly, "We don't have jobs, but we've started a cleaning service. We'd like to clean your bathrooms for free. If you want to pay us something afterward, fine. If not, that's fine too. We just want to work."

Every single time, once the shock wore off, they let us do it.

We would spend an hour, sometimes an hour and a half, one of us in the men's room and one in the women's room, and we would clean those bathrooms until you could practically eat off the floor. They had never been that clean since the day they were built.

Then we'd call the owner in. His jaw would drop, and his first words were always the same: "How much do I owe you?"

And we'd say, "Whatever you think it's worth. We told you, you don't owe us anything."

Every single time, they overpaid us.

Then came the real pitch. We'd say, "What if your bathrooms looked like this all the time? How much business do you think you'd get if travelers remembered you as the gas station with the clean bathrooms?"

They saw it right away. Clean bathrooms could bring in business. So we offered to come back on a regular route, twice

a week, restock the toilet paper, paper towels, and soap, and keep everything spotless.

We charged more than we thought they would pay, and they paid it. We probably converted 90 percent of those gas station owners into regular subscription customers. After maybe three or four weeks, I'd guess we had about 35 customers on route.

Now, I'll be honest, it still wasn't enough for both of us to fully live on yet. But it was revenue. We were not unemployed anymore. And more importantly, we had the beginning of a business.

That taught me another lesson: leverage the customers you have into bigger customers.

We started reading the newspaper and looking for ads where companies needed janitors. We thought, If they're advertising for a janitor, that means they've probably lost one—and they've probably lost plenty of them before. Janitors come and go. Turnover is a headache. So we approached them with a different offer: don't hire a janitor. Hire us. We'll provide the janitor. If they call in sick, quit without notice, need to be fired, or don't work out, that's our problem, not yours.

That worked.

Within a couple of months, we had contracts with several nursing homes where we supplied the full-time janitor. We also picked up stripping and waxing jobs, floor cleaning

jobs, and commercial accounts. I think the white-collar commercial buildings were where we really started making money. We answered an ad from a huge truck stop on the interstate that needed full-time cleaning too, with little motel rooms upstairs and showers for truckers. We put an employee there as well.

Before long, Bob and Ken's Cleaning Service had grown from two desperate young men cleaning filthy gas station bathrooms for free into a real company.

I have been grateful to John Vaughn all my life for that sermon, because he taught me my first real lesson in entrepreneurship.

I think I was probably always wired to be self-employed and to start businesses, but I did not understand the most basic truth until then. John Vaughn taught me, and Bob and Ken's Cleaning Service proved it to me, that there is always work that needs to be done. Always.

If you stop looking first for a paycheck and start looking for a problem to solve, the world will open up to you. If you solve somebody's problem, people will beat a path to your door.

In our case, the problem was dirty gas station restrooms. It sounds funny now, but that was the problem nobody was

solving, and it became the doorway to my first business and, in many ways, to every business that came after.

If you look around with your eyes open, you'll see it too. Maybe it's a dirty sidewalk on Main Street. Maybe it's a bathroom nobody wants to clean. Maybe it's one of a thousand other things people put up with every day because nobody has stepped forward to solve them.

That was the lesson. And that, truly, was the birth of Bob and Ken's Cleaning Service.

When I Worked on Death Row

One of the stories people have liked me to tell over the years is the time I worked as a prison guard. We didn't use that phrase back then, though. Once you were in the job, "prison guard" sounded beneath us. We were corrections officers, or COs for short. A corrections officer was an actual legal part of the law enforcement system, so we thought of ourselves as law enforcement officers.

I came to that job after selling Bob and Ken's Cleaning Service. Around that time I had become close friends with Mike Sanders, a man not much older than me, though I looked up to him a lot. I had missed the Vietnam draft by maybe three years, but Mike hadn't. He enlisted and volunteered to go to Vietnam, where he was a helicopter gunship machine gunner. He had some long, hard stories behind him, and his war stories

were mostly sad ones. It's a shame he probably never recorded his life the way I'm recording mine, because there was a lot there worth hearing.

Mike and his wife Alice, and Mary and I, all lived in the same student trailer park near Bob Jones University. Mary and I were brand-new married. Mike and Alice had a young daughter and had been married a number of years. Mike had also worked in law enforcement in Kansas. I think he was actually a state trooper, and I know he had been on a Kansas SWAT team as a sniper. He was an amazing shot. We hunted together for years after that, but that's another story.

Mike became a Christian, and by the time I knew him he was just bubbling with Jesus and full of joy. He was the kind of man you followed. Charismatic, almost. Exciting to be around. So when I sold the cleaning business and was wondering what to do next, Mike brought something to my attention one night when the four of us were having dinner together.

He said they were opening a new maximum-security prison about twenty miles outside Greenville and were looking to hire hundreds of people. It was going to be a huge prison, Perry Correctional Institution. Mike said, "I'm looking for a job too. Let's go to work for the prison. They pay real good, state benefits. I've worked for the state before in Kansas. It'll be awesome."

I was young and excited. Benefits, good pay, working for the state—it sounded like a great opportunity, and Mike was talking about it like it could become a real career. So we applied, and because they were hiring gobs of people months before the prison even opened, we both got hired.

They told us that before Perry opened, we'd spend four months being shipped around the state helping get overtime off the books while we trained. First there would be six weeks of paid training. That sounded exciting to me too. We learned firearms, hand-to-hand combat, self-defense, all kinds of things. One week of it was at the actual police academy in Columbia, South Carolina, where we lived in dorms with police officers who were training. Three days of that week were firearms training.

On top of that, the state would pay us mileage to drive all over and would cover our hotels while we filled in at other prisons. Corrections officers in the state system built up comp time instead of getting overtime pay, so Mike and I would go work here and there to relieve guards who had all that comp time due them. At that stage it all sounded adventurous.

Then came the part that shocked me.

About a week before we started, the two couples were having dinner at Mike's trailer, and something came up that made me realize we were not going to carry guns inside the prison. I laughed because I thought Mike was joking.

He said, "No, you don't carry a gun in the prison."

I said, "What?"

He said, "You carry a gun if you transport an inmate or if you're stationed on the perimeter, but inside, no. If you had a gun in there, they'd take it from you and shoot you."

I panicked. I was maybe twenty-two years old, very naive, and I had simply assumed guards walked around prison with guns. Mike explained that often it would be you in a room with thirty or forty inmates, or you and one other guard on a yard with a hundred inmates, and no, you did not have a gun.

I almost quit right there.

Later Mike and I laughed about that story a lot, because the truth is, once you understand prison, you understand why guards don't carry guns inside. The inmates are surrounded by barbed wire. They're not going anywhere. And if a guard gets hurt, all hell rains down. Inmates may hurt each other in a heartbeat, but touching a guard was another matter entirely. The consequences were severe, legal and maybe not always legal. Strange as it sounds, you are in some ways safer unarmed inside a prison with convicts than you are walking the streets in some cities. But I sure didn't know that then.

When we went through training, I learned that what Mike had told me was true. One of the biggest parts of the job was psychological. Inmates had nothing but time on their hands,

and they spent that time thinking of ways to trap you up, compromise you, make you owe them. That was one of the main things we were taught.

There was plenty of physical training too. I remember two weeks of personal self-defense skills, hand-to-hand, learning how to kill somebody with your bare hands or with a pair of handcuffs, because the only thing you always had with you was the handcuffs. You didn't even carry a billy club all the time. If there was an incident, you could go get pepper spray or other gear, but normally inside, you were on your own.

Once Perry opened, I ended up working most of my time on second shift in segregation—lockup, solitary confinement, whatever you want to call it. Think of it as jail within the prison. We had about 120 inmates in three lockup buildings, and then 700 to 900 inmates out on the yard. The yard was where most of the prisoners lived. It was a city of its own, and it really did function like a city. The inmates did everything. They were the plumbers, electricians, woodworkers, cleaners, cooks, laundry workers. Corrections officers did zero of that kind of work. We were there to guard.

Lockup was where the trouble cases went. If you got in a fight on the yard, you might spend a week or two in lockup. If somebody got hurt badly and ended up in the hospital, you might do a month there. If you were suicidal, you ended up in lockup. If you were caught selling drugs, you ended up in lockup.

There was even a court system inside, with a five-person tribunal that met three days a week. Two of those five were inmates, so they never held the majority but they were represented. That is another thing people don't understand about prison. There was a whole social order in there.

The trustees were a big part of that. That was a status you earned, and most of them were lifers. Those were the inmates you wanted in positions of responsibility. They drove vehicles. If I had to transport someone to the emergency room—and I did that frequently—a trustee often drove the van while I was the guard. Trustees worked outside the prison on state grounds, landscaping, upkeep, errands. They had a tremendous amount of freedom compared to other inmates.

I was stunned when I first saw it. In the South Carolina system in the 1980s, those men could have privileges that would surprise people today. There was a whole hierarchy and order to prison life, and much of it operated because of those trustees.

Before I settled into my full-time station at Perry, Mike and I worked at several prisons around the state. The most interesting station we ever had was a two-week assignment on death row in Columbia, South Carolina.

There were around thirty-some inmates there under sentence of death, and another thirty or forty housed in the same unit who were not technically on death row but were life-without-parole, highly violent men. These were people who, as far as they were concerned, had nothing to lose. Everybody in that building had either no future at all or no future worth speaking of.

The regular officers in that unit were the elite of the state system. They were more highly trained, more highly paid, and they carried themselves that way. Mike and I were only there to get some overtime off their books, and they made it plain on day one that we were outsiders. They put us in our place immediately: keep your mouth shut, pay attention, do nothing without permission.

They were scary men, and that was part of the point. Though they were not legally allowed to carry what they carried, they came armed to the teeth with everything short of a gun—knives, brass knuckles, things like that. They didn't even hide it. They were all big men too, solid muscle, most of them well over 200 pounds. I was six feet tall and maybe 150 pounds soaking wet. I was muscular then and a little cocky about it, but I was no match for those fellows physically.

We were told that abuse happened regularly there, that if an inmate needed punishing, two or three of those officers might go in and beat the daylights out of him. I did not see that firsthand. I want to be clear about that. But I was told firsthand that it was routine. Telling it now, I'm horrified by it, and I

hope nobody thinks I approved of it. I did not then, and I do not now. I'm only reporting what was there.

One of the inmates on that unit was a man named Pee Wee Gaskins. His case made headlines. You can still look him up. He was a serial killer, not the polished sort television likes to portray, just a thug who had taken money to kill people. He had murdered many, including a two-year-old child.

At one point, when the Supreme Court overturned the death penalty, his sentence had been commuted to life without parole. While serving that life sentence on death row, he took $400 from somebody on the outside to kill another inmate in the same unit. He packed plastic explosives into a radio and sold it to the intended victim. Late at night, the man put the radio up to his ear, turned it on, and blew his brains out.

Pee Wee got caught, was prosecuted again, and ended up back on official death row with another execution date. So by the time Mike and I met him, he had been sentenced to death twice.

We talked with him more than once. I hate to say this, but he was a likable man to talk to. Easygoing. Calm. A complete sociopath. You could feel that after a while.

I remember one conversation at his cell bars. We got to talking about the murder he had committed inside the prison. Something Mike said prompted Pee Wee to look at him and say, very calmly, "Well, Officer Sanders, if somebody gave me four hundred dollars, I'd kill you."

It was one of the coldest things I ever heard because he meant it. He said it so casually, so believably, that it chilled me.

So there you have it: I worked on death row.

When Perry finally opened, Mike and I both volunteered for lockup because it paid a little more. It was a difficult job and everybody knew it. These were the bad boys of the prison, the suicidal men, the unstable men. Sometimes we also housed inmates temporarily who were so mentally deranged and dangerous that they were waiting for a bed in the separate South Carolina facility for the truly psychopathic.

It could be dangerous in there. I had one showdown with an inmate that I never forgot.

We would take inmates out to a smaller segregated yard for one hour a day. Officially, they were supposed to be handcuffed anytime they were outside their cells. In practice, you could not do the job that way. So much of prison work involved the difference between what was on paper and what actually happened.

One day I was bringing five or six men back in from the yard. Everybody else went to his cell, but one huge inmate stopped in front of his own door, folded his arms, and said, "I'm not going in. Make me."

Then he took a step toward me, dropped his arms, and said, "Maybe I'm gonna make you make me."

I was alone on that wing. There was supposed to be an officer in the control center behind the bulletproof glass, able to look down on all three wings, but when I looked, he was gone. We didn't carry walkie-talkies. It was just me and this inmate.

In training I had learned that if an inmate thought he could intimidate you, you were in real danger. So I did the only thing I knew to do. I looked him in the eye and said, "I will kill you if you touch me." Then I stepped toward him, angry and tense.

He backed down. He relaxed and said, "Fine, whatever," and went into his cell.

That may have been the closest call I ever had.

My immediate supervisor in that period was a big black officer I adored. Honest as the day is long, not corrupt. He had grown up in the ghetto, had been a guard for years, and had once been shot seventeen times in a domestic dispute with a .22 rifle that held exactly seventeen rounds. Every one of them hit him, and he still lived. He crawled half a mile to get help. He was one tough man, and he taught me a lot about how to survive in prison. I owe him a great deal.

But even good men in that environment could do appalling things. There was a food-delivery inmate everybody knew was sneaking drugs into lockup, though they could never

catch him. I was not present for this, but another guard told me what happened, and I believe it happened as described. My supervisor took that inmate into a kitchen prep area with deep stainless-steel sinks, filled one sink with scalding water, dropped a glass into it, and ordered the inmate to reach in and get it. The guard who told me said the man did it, screaming in pain, and my supervisor told him never to mess with him again or bring drugs into the building.

That was the kind of thing that went on.

I was also part of several group situations where an inmate refused to comply and guards were summoned from other buildings. Then we would be issued billy clubs, four or six or eight officers would go in together, and the inmate would be beaten into submission. I'm not saying it was legal. It wasn't. I'm not saying it was good. It wasn't. But it happened.

Every week, it seemed, we would have to "four-point" somebody. That meant four guards would spread-eagle a violent inmate flat on a bare mattress in his underwear and handcuff him by both wrists and both ankles to the bedframe. Every two hours we had to document that we let him up to stretch and use the bathroom, then we cuffed him down again. Legally, we could keep him that way for twenty-four hours. That was how we controlled inmates who were bent on hurting themselves or anybody else.

The whole place wore on me.

The final straw came on a holiday shift. I remember that much clearly.

They brought up a suicidal kid from the yard, a mess mentally and physically, cut all over from trying to hurt himself. He was maybe eighteen, maybe a little older, but to me he was just a kid. He was in for car theft, and apparently he had already made himself a nuisance on the yard. He had a mouth on him. He was trouble. Day shift left, and now he was on my wing.

He began vomiting blood.

Not just sick—vomiting blood badly. I was alarmed and went to my supervisor, who was not my usual boss that night but a substitute. He told me, in effect, "Let him puke. I don't care."

I tried to find somebody above him and couldn't. The chief was nowhere to be found. So I did something I was never supposed to do: I left my post without authorization and walked to the main administrative area where the warden had his office. The warden was still there. I walked straight into his office, lowly young guard that I was, and told him what was happening.

He was furious.

The inmate was immediately ordered transported to the emergency room, and I ended up being the one to take him.

I sat there all night. By morning, the hospital staff told me the boy would have bled to death if he had stayed there any longer. He was bleeding internally so badly that they admitted him for several days.

They would have let that kid die.

That was it for me. The hardness of it. The cruelty. The casual way a human being could be written off because he was mouthy, difficult, a convict, a problem.

That prison was also where I learned to swear like a corrections officer. If you see prison shows where everybody is dropping the F-bomb every other word, that part is accurate. I went in as a good Christian ex-ministerial student from Bob Jones, and before long I was talking like the rest of them. I'm not proud of that. It stuck to me more than I wish it had.

But more than that, I couldn't take coming home in the middle of the night soaked in tear gas from helping subdue an inmate, stripping off my uniform outside our mobile home so I didn't drag the smell inside. I couldn't take the cold-heartedness. Prison is an awful, awful place.

So it is not the happiest story to put in my book of Ken and Mary stories, but there it is.

If there is one thing I learned in those fourteen months in the correctional system, it is that behind bars there is an entire hidden world of tragedy. Most of the inmates I knew were men, many were black, many were poorly educated, and almost to a person they came from violent, traumatic homes where they had been abused. I am not saying that excuses what they became. It does not. I am saying it as a raw fact.

Almost every inmate I met came out of chaos, then into gangs, official or unofficial. They did not do crime alone. It was a culture, and whether they were out on the street for a year or behind bars for a year, to many of them it was all one continuous life.

That was too much for me to carry. Most of the men around me were my age or younger, maybe a little older. Hardly anybody was old. Why? Because if they stayed in that life long enough, many of them ended up dead on the outside.

The lifers were different. That is worth saying. The reason trustees could often be trusted was that many of them were one-off murderers, not gang men. A drunken bar fight. A husband who killed the man sleeping with his wife. Horrible crimes, yes, but different from the revolving-door chaos of the younger inmates. Many of those lifers served a few years, matured, realized they were going to grow old and die

in prison, and became the very men who made the place function. The prison could not have run without them.

The men who wore me down were the younger ones—the seventeen-year-old who had stolen his fourth car, the twenty-one-year-old who had knifed somebody, the gang kid who shot a liquor store owner during a robbery. Many of them absolutely needed to be behind bars, at least for a time. I am not saying otherwise. A lot of them were violent, and the public needed protection from them.

But the compounded tragedy of it all, the way we warehouse human beings and forget they exist, was more than I could bear on the front lines. I'm just not wired that way. I have too much empathy. I really do. And prison is the last place in the world for a person with too much empathy.

So that was my time as a corrections officer. That was when I worked on death row, and in lockup, and saw the underbelly of society tucked away from society. It is a hard story and a sad one, but it is true. And there it is.

The Day I Slept on a Million Dollars

Not many people get to say they had a chance to sleep on $1 million in cash, but I got to do that. And here's the story of how it happened.

I had just quit working at Perry Correctional Institution in South Carolina in the 1980s. I was maybe twenty-two or twenty-three years old. That's a whole other story. Mary and I had married young, at twenty, and I think we already had Jennifer, our oldest, by then. I was looking for work, and we were attending Faith Baptist Church in Greenville, South Carolina. We had a lot of friends there, and a lot of folks were always on the lookout for a job.

I put the word out that I was looking, and a new fellow at church, Garland Duvall, told me about an opening at

Anderson Armored Car. I had almost forgotten his name until now, but I remember Garland just like it was yesterday. He was a heavy smoker and didn't quite fit the mold at a fundamentalist Baptist church, but he had just come to Jesus and he was a bundle of joy. He was a wizened old ex-truck driver, wrinkles all over his face from years of hard living and cigarettes, but he was just full of life.

Garland worked at Anderson Armored Car in Greenville, and at the time it was the largest armored car company in South Carolina. They had offices all over the state. He told me they were looking for a new driver. That sounded interesting to me. I was already licensed and certified to carry a weapon because of my corrections job, I knew I could pass the firing test, and I had a clean background. The pay wasn't great, but driving an armored car sounded like a lot of fun.

So, long story short, I interviewed, Garland put in a good word for me with the boss, and I got hired.

The office ran four or five or maybe six trucks, as I remember it. In the mornings we delivered money from the Federal Reserve to the banks. That was called the bank run. In the afternoons we picked up cash and checks from grocery stores and other businesses around Greenville.

It was a strange schedule. We had to show up early, maybe six in the morning, maybe earlier. You'd do your bank run, then have a few hours off in the middle of the day, then come back for the afternoon route. My wife was not a fan of that

arrangement, and I can't say I blamed her. It made for a long day, broken up in a way that never really let you relax. The pay was over minimum wage, but armored car driving was not a high-paying job. After a while, those three hours off in the middle of the day got old.

Still, it was a fun job. It was a real ego trip, if I'm being honest.

All of us drivers, and the retired old-timers who worked as guards, loved to spend our own money on shiny patent leather holsters and patent leather shoes to go with our uniforms. The company certainly wasn't paying for that. But if you wanted to be one of the guys, you went and bought the expensive shiny black leather. Most of us bought our own guns too, because the company-issued ones just weren't cool enough. As I remember it, they were .38 revolvers. So naturally you wanted your own .357 Magnum in that shiny patent leather holster. We weren't making much money, but we sure looked sharp.

The camaraderie was fantastic. That was one of the best parts of the whole job.

A little aside that matters to this story: attached to the armored car office was a drive-in vault. In that vault there were millions of dollars at any given time. Money came in from the Federal Reserve—Charlotte, North Carolina, I'm pretty sure—and sat there waiting for runs. I never got to make one of those Fed runs, where they picked up huge amounts of cash and brought it back to the vault. On those runs there were at least

two armed guards in the back with heavy artillery and extra ammunition, plus the driver.

What I did get to do, after I'd proven myself, were the out-state runs. On those, we'd take one or two million dollars from Greenville and drive two-, three-, four-, sometimes five-hour routes to banks across South Carolina, dropping off large amounts of cash. Same-day runs. No overnight. Just a truck full of money rolling down the road.

The everyday in-town bank runs were done in a way I've never seen shown properly on television or in the movies.

In our system, the driver was the important job, and that's what I was hired to do. The driver didn't just sit there and protect the man carrying the money. In our trucks, the driver was the one carrying the money.

You'd pull up to a bank, get out, go around to the side, and there was a hatch—just big enough to pass money and coin through. In the back sat the guard, usually a retired security officer or retired lawman, often old enough that at the time they seemed ancient to me. Most were probably in their seventies or eighties. Now that I'm sixty-seven, men in their seventies don't seem so old anymore, but at the time they sure did.

The guard stayed in the back with the weapons and passed the money through the hatch. For in-town runs, he usually had a shotgun, maybe an extra rifle, and a handgun of his own. My job was to take the bag and carry it into the bank. We were never allowed to tie up both hands, for obvious reasons. One hand had to stay free—your pistol hand.

So I'd take a bag with maybe fifty thousand or a hundred thousand dollars in it and march into the bank with my head on a swivel. That's what our boss always told us: "Keep your head on a swivel." It wasn't just talk. Armored car drivers really did get robbed.

A few months after I was hired, one of our drivers was in a shootout on the other end of the state—Charleston, I think. A bank robber was waiting in the lobby for him to come in with the money. There was an actual exchange of gunfire, and our driver shot and killed the robber. That happened just a few months after I came on the job. So even when the work felt routine, you never forgot that you were walking around with a whole lot of cash in your hand.

The pleasant part of the job was the welcome we got at the banks. We were an interruption, but usually a cheerful one. The tellers and bank staff all knew us. We joked and kidded around. It seemed like every bank had a birthday cake, a holiday treat, or a pot of fresh coffee waiting. We'd say, "Let me deliver the money first," then go do the paperwork in the vault area, and after that we'd come back out and have a piece of cake and a cup of coffee.

We'd bring an extra cup of coffee and a piece of cake back to the old-timer in the truck. I remember doing that all the time. It really was a fun job—except for the part where you could be shot and killed.

One thing the company was absolutely serious about: we were required to arrive at work already armed, and if we didn't, we could be fired on the spot. We had to wear our handgun openly in our uniform when we came into the parking lot. That wasn't for show. There were millions of dollars in that vault, and the company didn't want anyone getting grabbed in the parking lot and forced at gunpoint to help somebody get inside. It was a cool setup, but it was also very serious business.

By the time I got maybe six months in, I was trusted enough to go on out-state runs. Those were the runs everybody liked. For one thing, you got paid straight through the day instead of having that unpaid break in the middle. For another, it felt like you had worked your way up.

On those runs, there were three men: the driver in front and two guards in the back. I was never the driver on those trips. The more senior men wanted that job, so I was usually in the back. But this wasn't like the local runs with one part-time old fellow in the rear. On these runs, there were two full-time men back there, heavily armed, because we were carrying one

or two million dollars across the state, often on back roads and two-lane highways. The kind of heist you see in the movies—where a crew stops an armored car on some country road—wasn't fantasy. Things like that had really happened.

So there we'd be in the back for an hour or more before the first stop, riding across South Carolina, sitting on bags of money. Literally sitting on them. There weren't chairs back there. The money bags were the seats.

One day, on maybe my second or third or fourth out-state run—not my first, because I remember that one differently—I had not slept well the night before. We had a young child at home, and anybody who's had a young child knows how that goes. Jennifer was little, and I was tired.

After a few of those runs, you got casual around all that money. You stopped thinking about the fact that you were surrounded by over a million dollars in cash. You were sitting on it, leaning against it, riding down the highway on it.

And I fell asleep.

I mean literally laid down on bags of money and went to sleep.

Those bags were huge. A hundred thousand dollars in a bag weighs a lot, and when you stack several together, you've got yourself something like a bed. I stretched out on all that cash and drifted off. Next thing I knew, the other guard was shaking me awake and chastising me.

"Dude, you actually should not be sleeping on the job right now."

So yes, I can honestly say I fell asleep on a million dollars. I told that story for years to friends and family, and it always got a laugh. It still does.

Another story from those days comes to mind, and it was funny later, but not at the time.

We were on an out-state bank run in Spartanburg, South Carolina, maybe thirty or forty miles from Greenville. It was the morning, our first stop on a long all-day route, and we had well over a million dollars in the back.

I was riding in the rear with the other guard when the driver took a sharp left turn in downtown Spartanburg. Somehow the side hatch flew open. Nobody ever really got blamed for it, because nobody knew exactly how it happened. Maybe it was a mechanical problem. Maybe somebody hadn't latched it right. I don't know. I just know it came open.

What pushed it open was a load of coins.

A heavy cardboard box of rolled quarters slid, hit the hatch, and burst out into the street. The box broke open, and quarters went flying everywhere across downtown Spartanburg.

We were horrified. Through the little bulletproof windows in the back, we could see money scattering down the street. We started yelling for the driver to stop. He slammed on the brakes, not knowing what had happened.

One guard stayed in the truck. I was the youngest guy, the newest guy, so naturally it became my job to jump out and gather up all those quarters. We had some empty cloth bags in the back—thank the Lord for that—and I grabbed one and got out there in the street.

The guard inside the truck was protecting me with his shotgun literally pointed out through the gun port. The driver got out too, grabbed the shotgun from the front of the truck, and stood guard over me while I scrambled around scooping up quarters.

And people were trying to grab them.

That's the part I'll never forget. A dozen or maybe two dozen people were coming toward the money, because to them it looked like free money rolling down the street. The driver was cursing and waving that shotgun, the man in the back was shouting, and I was down there sweating and scooping up quarters as fast as I could.

It took a while too. Not two or three minutes. More like fifteen or twenty, as I remember it. Quarters had rolled a long way. Some of the rolls had stayed intact, but a lot of them had broken open, and coins were scattered all over the place.

We were sure we were finished. All three of us just knew we were going to get fired.

Finally we got everything we could find loaded back up and drove on to the bank, upset and cussing and certain our jobs were over. The bank employees were all stirred up when they heard the story. They felt bad for us. It had been a wild scene.

So they took the loose quarters and the unbroken rolls and ran everything through their coin-counting machines.

And I am not exaggerating when I say this: not one quarter was missing.

Every last quarter was accounted for.

We were stunned. I had seen quarters scattered fifty yards from the truck. I had watched people trying to scramble toward them. Yet somehow, by the time it was all counted, every single quarter was there.

That was one of those stories that became funnier with time. At the moment, it wasn't funny at all. Months later, though, we could laugh ourselves silly over it.

That's my armored car story. Good times, great oldies, as I've said to my kids for years. It's an oldie, but a goodie. And it was fun telling it again and remembering it.

Cadillac Shopping with Dan Holmes

I absolutely loved driving armored car, but I hated the hours. Most of the time I had a three-hour layover in the middle of the day, between the morning bank runs and the afternoon and evening pickups from stores. I didn't like that, and I certainly didn't like the pay. I had a young family to take care of, so I was getting restless—not with the job itself, but with my economic situation and the way my time was chopped up.

About that time, Mary and I were attending Faith Baptist Church in Greenville, South Carolina. It was growing rapidly, and one of the new members who came in was the first person in my life, if not the last, who truly struck me as larger than life. I've known a few people like that over the years, and Dan Holmes was the first.

What's funny is, he actually was large in life. He was about six foot four, and I'm about six feet even, and he was a hefty man. But the word fat just never came to mind. He was overweight, yes, but he carried it so well and dressed so well that he was simply impressive. There are hardly words to describe how impressive he was in every way—kind and gentle, yet strong and firm, absolutely gracious, and beaming honesty out of his very pores. But he was also a salesman, and he never apologized for that.

Dan and I became friends through church. He was older than me, maybe ten years or so. Not old enough to be a father figure, but maybe like an older brother. He had just started his life over in Greenville after a big business failure. He was a man who knew how to make big money and lose big money, and he never apologized for that either. He had been in Greenville about two years and had started an insurance agency called Carolina Life and Health Insurance, Ltd. I'll never forget that name.

While I was still driving armored car, I talked with him about how little money I was making. He had already heard my story about Bob and Ken's Cleaning Service, and as he told me many times afterward, he saw something special in me. At that time, he didn't have any other agents working under him, just one full-time secretary. I can still picture her face. She was lovely and stayed there the whole time I was with him.

Long story short, he recruited me away from the armored car job, which wasn't hard. I had been there a little over a year,

maybe, and though I missed my coworkers and some of the fun parts of the job, I wasn't going to miss the money part. Dan guaranteed me a salary for three or six months—I don't remember which now, but it was generous. He took a real risk doing that while he trained me. He said, "You're going to need a few months to get up and running."

I ended up staying with him somewhere between two and three years, I believe. Mary would remember these details better. She has always been more accurate on dates and timelines than I am. So the story I'm telling is true, and the sequence is true, but I may be off by a year or two on some dates. Forgive me in advance.

I was so excited to become an insurance agent. It was the first time in my life I was going to be a white-collar worker, and I was just pumped about that. I had dropped out of Bob Jones University shortly after Mary and I got married in our junior year because, at that time, Bob Jones could not take Pell Grants or government loans due to their policy against interracial dating. So there was no government help. It was all out of pocket, and we ran out of money. In those early eighties, Mary and I already owed over $10,000 combined.

So here I was, going to work for Dan as a brand-new insurance agent, knowing absolutely nothing about insurance. And I couldn't help remembering something I had heard as a preacher boy at Bob Jones. That's what they called the ministerial students. I sat in a room with a thousand preacher boys one day while the head of the class

gave us all a chewing out, though I didn't feel like I'd done anything wrong. I'll never forget what he said. He told us that statistically, within five years of graduation, ninety percent of us would no longer be in ministry. Then he said, "You will all end up being used car salesmen or insurance agents."

That stuck in my head. And now, just a few years after dropping out, there I was becoming an insurance agent. I had a little mental adjustment to do. But it didn't last long, because Dan was such a splendid man to know and be associated with. He was the first truly larger-than-life person I ever knew, and the first one is always special.

He took me under his wing and discipled me—that was his word—in the ways of sales. I thought I already knew a little something because I had started Bob and Ken's Cleaning Service and thought I was all that and a pack of gum. I had learned a lot from John Vaughn's sermon about work—find something that needs doing, and the world will beat a path to your door. That stayed with me all my life. But Dan built on it. He discipled me in sales.

He was an ardent believer in Zig Ziglar. You can probably still look Zig up on the internet. He was a marketing and sales guru, very big at the time. Dan took me to sales seminars and training seminars. I don't know if I ever saw Zig in person, but I went to two or three two-day seminars with Dan to learn the basics of sales. He quizzed me on what we learned. He made me memorize his ten favorite closing techniques.

One of them was the Ben Franklin close. You draw a line down the middle of a sheet of paper and help the customer list the positives on one side and the negatives on the other. Dan would say, "Old Ben Franklin had a way to make decisions." I don't even know if Ben Franklin ever really did this, but it's what we told people. You'd write down six or eight or ten reasons why they should buy, and the customer would nod right along, thinking he had come up with most of them himself. Then, to be fair, you'd ask for reasons not to buy. Usually there were only two or three. Then after a little awkward silence—and Dan taught me that awkward silence is the salesman's friend—you'd calmly ask, "What would old Ben do?"

It was powerful.

That was Sales Close 101, really. Dan made me memorize ten of those and promise I'd use them once I was out on my own.

For at least a month, maybe longer, my only job was to shadow him. Since I was on his guaranteed salary, he treated me like a student. During the day, he taught me how to do applications, how to field-underwrite, how to tell whether someone could qualify for coverage, and how to get out of a dead-end appointment gracefully if they obviously couldn't. At night, three or four evenings a week, I went with him on sales calls.

Our main business was health insurance, because people always need health insurance. We sold individual and

small-group health plans, and alongside that we would sell life insurance and disability insurance. Our primary company was Time Insurance out of Milwaukee, and their application was set up perfectly for that approach: health in one section, life in another, disability in another. It almost sold itself, at least on paper.

Dan generated more leads than he could personally handle, which was part of why he hired me. I never had to go hunt for prospects. He spent heavily on advertising and believed in spending money to make money. Leads were never the problem.

When I went with him on calls, he gave me strict instructions. He said, "Your job is to sit in the corner. Don't sit at the table with me. And do not open your mouth. Don't click a pen. Don't burp. Don't make a single sound." He said he was working a psychology, and one little noise could disrupt the whole evening.

So I sat and watched the master at work.

He had phrases I never forgot. One of them was, "I'm here to apply for a job to work for you." He never used the word sell if he could avoid it. If a customer said "salesman," Dan would gently redirect and say, "I'm just here to help you get what you need. And if we're not the right fit, that's okay." He would de-escalate any friction before the process even started.

That line stayed with me my whole life: I want to apply for a job to work for you. In fact, with my publishing company

now, that's exactly the spirit I want to bring. I don't just want to sell somebody something. I want to work for them. Dan understood that lane, and it fit something deep in me.

He also had a game for training me. Every day I came to work with a pocketful of nickels. If we were talking and I failed to look him in the eye for too long, it cost me a nickel. He had a glass jar for them. Those first couple of months, I lost a lot of nickels.

What a way to train somebody to look people in the eye. There was a tangible penalty for looking away. But he made it fun. He was never harsh or severe. It felt like the big brother I always wished I had. And because of that silly nickel game, I learned to look people in the eye for the rest of my life.

He also taught me the most advanced close he knew, but not until I had been selling for months. He called it the takeaway close, and he warned me that if I used it wrong, it would be manipulative and unethical. He said experienced salespeople hardly ever teach it because it can be abused so easily.

The idea was simple. When someone truly wanted and needed what you were offering, and could afford it, but hesitated at the very brink of making a decision, you gently introduced the possibility that maybe they couldn't have it after all. In the case of health insurance, that was often literally true, because they had to qualify medically.

So if a person was right there on the edge, Dan might say, "Before you decide, let's make sure you can even get this. I

don't want to get your hopes up if you don't qualify." Then he'd begin asking a few underwriting questions. If the person leaned forward and started asking, "Would that keep me from getting it?" then they were already sold. They hadn't said yes in so many words, but they had said yes in their heart.

Dan taught me that people want what they can't have. But he also taught me that if you use that truth manipulatively, it should blow up in your face. If the person didn't need it, couldn't afford it, or wasn't a fit, then using a technique like that would be wrong. But if they were a fit and just afraid to make the final step, then helping them over the line could be a kindness.

That was Dan. He taught me the psychology, but he also taught me ethics.

He didn't just teach me sales. He taught me carpentry too. We were expanding the office at one point, and he showed me how to frame up a wall, hang sheetrock, mud it, hang a door, put on a doorknob, install a window, use a level and a plumb line. He had learned carpentry years earlier and could build just about anything. Then he'd drag me along to help people at church who couldn't afford professional work. We'd do jobs for free. That knowledge came in handy for years.

His great life motto was simple: "Work hard and play hard. And do them both hard."

He lived that.

Four or five times a year, at least, he would suddenly yell across the office, "You got any sales calls this afternoon?" If I said no, he'd say, "Come on, we're going." Sometimes we'd go Cadillac shopping. He already owned a Cadillac, but we'd drive twenty or thirty miles to another dealership just to test-drive one. He knew exactly how to present himself so they'd treat him like royalty. He'd flash his business card and make sure they got a glimpse of a couple hundred-dollar bills in his wallet. Then we'd test-drive Cadillacs for the fun of it and never buy one.

Our trip to Maui with Time Insurance

He believed if you were going to work hard and stay out till nine at night on sales calls, then you'd better also know how to enjoy life.

We'd go try new salad bars. He introduced me to vegetables I had never learned to enjoy before. We'd go to the arcade after lunch, and he'd hand me a whole roll of quarters. Back then, ten dollars in quarters was real money. We'd blow an hour and a half playing Ms. Pac-Man. He was fun—just a bundle of fun—and at the same time a bundle of serious business. I've never seen anybody else pull off both at once the way he did.

Then it all fell apart.

A year and a half or two years into working for him, we got pulled into a big recruiting venture for a brand-new insurance product. I don't even remember exactly what the product was now. It was something related to health or disability. Dan had a close friend who had been a vice president of marketing at a major insurance company. That man had quit along with a few other big names in the insurance world and started a new company around this product.

He called Dan and told him, "I want you in." The buy-in for Dan was $100,000, and it gave him recruiting rights in three states. Dan, being a gambler at heart, went for it. He got me in too. My buy-in was about $30,000, and I got exclusive rights for Ohio.

I was still a young man, only a couple of years into the white-collar world, and this fed my ego in a big way. I jumped

in with both feet. I put money in, and then I leveraged my credit cards to the hilt. By the time it was over, I was more than $35,000 in credit card debt. In today's money, that was over $100,000 worth of buying power.

For months, all Dan and I did was live on the road. I was in Ohio, recruiting agency after agency, agent after agent. I made presentations, signed people up, took them to lunch, stayed in hotels, wore the suit, played the part. I recruited over a hundred agents altogether, probably spread across twenty-five or thirty agencies.

But the product was priced too high. We didn't realize it at first. Then we realized people weren't selling it. The commission overrides weren't coming in. Within just a few months, we could see the writing on the wall. The whole thing failed. Not just us—everybody involved in that startup. Everybody lost everything.

I had been doing well before that. In fact, I had sold so much life insurance for Time Insurance that Mary and I won an all-expenses-paid trip to Oahu [oops- Maui]. We spent a week in Hawaii with a bunch of top agents. So I had known success. And now suddenly I was broke, demoralized, and deep in debt.

Dan had to close the business. I believe he may even have filed bankruptcy. I lost my mobile home. Mary and I ended up moving into a little shack attached to what was basically a travel trailer in a mobile home park, living there free only

because a friend took pity on us. The place was overrun with cockroaches. We had three little children. I was doing security work on the side and had no idea what to do next.

It was like a truck had run over me. My first big failure in life came on a massive scale.

In the middle of that failure, the second larger-than-life person in my life appeared: Betty Day.

Anybody who knows me from back then will know exactly who I mean. I have sometimes wondered, and I am still not sure, whether she might have been an angel sent by God to save my life. My actual life.

Betty Day saved me.

She passed away in her nineties a couple of years ago, in a nursing home, and I never got the chance to see her one last time and tell her through tears how much she meant to me. She prayed for us and stayed in contact with us right up until she died, with postcards and prayers. She never forgot us. We were one of her families, and she had so many spiritual and emotional children.

Betty was a professional accountant by trade. She helped me start paying off my debts, beginning with the very smallest one. I remember one of them was just five dollars and some

change. She said, "Pay that one off first. You'll feel so good when you do. Then we'll go to the next one." She helped me organize everything, write letters to creditors, and begin the slow climb back.

But she did much more than bookkeeping.

For weeks and weeks, every single day, seven days a week, she came alongside us. She prayed with us. She held our hands. She let me cry. In a previous part of her life, she had even been a professional masseuse, and she would make me lie down on the living room floor while she massaged my back and shoulders right there in front of Mary and the children.

I will never forget that. I will never forget her.

She was another larger-than-life person, sent from God to save me.

Another angel came alongside me then too: Bill Ford, and his wife Carol.

Bill and Carol had been good friends all along, and after our collapse, Carol encouraged Bill, who was a full-time professional painter, to hire me and give me work. That's how I learned to paint. Just as Dan had taught me carpentry, Bill taught me professional painting—how to hold a brush, how to cut in properly, how to work clean, how to do it right. I

even learned how to repair a window after I broke one, like all rookie painters do.

That skill served me the rest of my life too.

I was so poor and so discouraged by then that I had even lost my car. Bill would come by every day, pick me up, take me to work with him, and pay me. And Carol would make me lunch because we had no money.

My favorite lunch she packed for me was a cucumber and onion sandwich with mayonnaise on white bread. To this day, I can still remember how good it tasted—not just because of the sandwich, but because Carol had made it for me.

Later on, Carol died in childbirth with their fourth child. As far as I know, Bill never remarried. He was, I think, a one-woman man his whole life. But in that season, when she was still alive and we were in trouble, Bill and Carol meant the world to us.

Eventually, with nothing much left, Mary and I packed up our losses and our three little children and left Greenville for Minneapolis, to live with my mother and start life over. That is another story.

But this was my Carolina Life and Health story—the story of how I became an insurance man. In one way or another, I stayed connected to the insurance world for the rest of my working life, even when I was no longer an agent. That is where I learned it all.

That is where I learned how to put on a suit and tie. Back then, professionals wore suits. Dan made me buy two suits I could barely afford—pinstripe suits with vests—and wingtip shoes. That was part of the deal.

Dan and I never really stayed in touch after everything collapsed. He moved to Atlanta after losing Carolina Life and Health, and I went to Minneapolis, and we drifted apart. A few years later we reconnected briefly. He had some new business venture he wanted me to join, and by then I was working at Blue Cross and had a sweet gig. I had to tell him, graciously, that I had had enough of those adventures.

That was probably the last I heard from him.

I don't know whether Dan is still alive. He was about ten years older than me, so maybe not. But I miss him so much. What a beautiful man he was, and how good and gracious he was to me in all those years I worked for him.

He taught me things I never would have learned otherwise. I learned from the master. The lessons he taught me in sales and marketing, added to the lessons I had learned from Pastor Vaughn when I started my first company, became the anchors for everything I did in business after that. They even shaped my personal relationships. Because of Dan Holmes, I learned how to look somebody in the eye when I talked to them.

And because of Betty Day, and Bill and Carol Ford, I learned something even deeper: that when a man loses everything, grace can still find him.

I still miss all of them. Especially Betty. And I hope somehow Bill gets to read this one day and knows how much he and Carol meant to me.

The Perfect Job I Should Never Have Quit

After I lost my shirt in the recruiting venture with Carolina Life and Health, I was pretty devastated, as I shared in the previous story. And as I said there, without the help of Betty Day and Bill and Carol Ford, I'm not sure I would have made it. A lot of people say that, but really, I was in very bad shape. It was my first bad loss in life, where I lost large. It would not be the last, but it was pretty painful.

My mom had been begging Mary and me to come back to Minnesota after that happened. The loss came, and then it took a few months just to get back on my feet emotionally. Once I did, Mary and I decided we would leave Greenville, South Carolina, and move back home—my home—to Plymouth, Minnesota.

That was something. We had no money, a beat-up station wagon with retread tires—I don't think they're even allowed to sell those anymore—and we packed up everything we owned with our three kids, Jennifer, Jessica, and Emily, all still very young. I think this was 1987, but don't quote me on that. I'm going to tell the story as if it were, anyway.

My mom came down to help us, and we caravanned back with her in her car and us in ours. I remember I had a CB radio, and the top of that station wagon was piled high. Even with halfway decent shocks, which I did have, that car was really loaded down. We did not get more than 200 miles away from Greenville on the interstate before one of the tires blew, because retreads do not handle a lot of heat and weight very well. We got that fixed and somehow, after a couple of days, made it back to Plymouth, Minnesota—the Twin Cities area—and moved into my mom's basement.

It was her rental house, which we later ended up buying, but that's another story. It was home for many years to come to all of our kids. When our grown kids now, in their thirties and forties, talk about home and memories of home, that's the home they remember. We moved in there with three kids and eventually ended up with eight, but we started in Mom's unfinished basement.

"Home" for most of our kids. Plymouth, MN

I had no job, no money, and I was still demoralized and exhausted. I went job hunting everywhere. Finally, after three interviews, I got hired by Blue Cross and Blue Shield of Minnesota. I used to remember the numbers better, but I was up against a lot of people. They hired six for their training class, and I was fortunate enough to be one of them.

They had a college degree requirement, and I had not finished college at Bob Jones, but they allowed my previous business experience to count in place of that. Out of the class of six, I was the only one without a college degree.

The job was in customer service. There was a several-weeks-long training class where we had to learn all kinds of things about claims and billing. If you got a wrong bill, or had a complaint about a claim with Minnesota Blue Cross and Blue Shield, you called the department I was in. I did that for a year and a half, and I was happy to be working, happy to get a paycheck.

We were eventually able to move out of Mom's basement. First, we moved into the second parsonage of our church, Normandale Baptist Church on 84th Street in Bloomington, where we had settled in. The associate pastor [Byron and Cheryl Cox] had a huge, finished basement with a walkout entrance, and he graciously invited us to move in. Later we rented a house of our own in St. Louis Park, a very nice home. After that, we bought the house my mom had been renting. It had become too much for her to keep up, and I worked out a contract-for-deed arrangement with the owner, John LaVasseur.

John had also been a surrogate father to me in the church I grew up in, Parker's Lake Baptist Church. I had worked for him in stump grinding—another story that probably won't make it into the book—but more importantly, he had taken me under his wing when I was thirteen or fourteen and

needed a dad figure. He was splendid. He taught me how to hunt, taught me how to shoot my first gun, and taught me a lot about life. Years later, I ended up buying that house from him.

To move the story forward, I was doing well at Blue Cross. The salary was okay, not great, so we had to pinch pennies. Then, about a year and a half later, they posted an opening for an internal sales rep in individual sales. It was a full-time sales job at Blue Cross. There were eight of us in that department, as I remember it, and when I looked at the salary range I about fell over. Keep in mind, this was the eighties, but the lowest starting salary was something like twelve or fourteen thousand dollars a year more than I was making, plus significant bonuses.

I really needed that money, so I applied. Based on my sales background, and after three rounds of interviews, I got the job.

I stayed there for five years, and it was the best money I ever made at a steady nine-to-five job. We got large quarterly bonuses based on production, about a third of what we made annually on top of our annual salary. If you've ever had a job in your life that you look back on and say, Why did I ever quit that job? Why did I quit that job?—this was that job. This was the one you should never have quit and should have stayed at forever.

I loved my fellow sales reps. We were salaried, not hourly. There was leniency in the scheduling, because they knew we wanted to come to work. We got significant bonuses based on individual sales. It was all call-in business. We took turns going out to senior gatherings, especially to talk about Medicare supplements, but mostly we stayed in and took calls. We actually made more money staying in, though I often went out because people would beg me to take their place. I enjoyed talking to seniors and explaining Medicare supplement insurance.

Blue Cross was one of the major insurance companies in Minnesota, so the calls never stopped. The wonderful thing about that job, besides my coworkers, was that the pace was manageable. Some days the calls were back to back, but not often. Most days you averaged three to five minutes between calls. So we all brought books to read. There were no smartphones back then. Nowadays I'm sure they wouldn't let you do that, but back then they were happy we read, because what else was there to do while waiting for the next call? And believe me, we wanted the calls, because every sale meant more money.

It wasn't legally a commission, but that's what it was. We worked hard when we were on the phone, and we were eager to make the sale. But the truth is, it was like shooting fish in a barrel. We only had a couple of real competitors. People were calling us. I had about a one-in-three chance of getting the

sale every time, and I like to think I won more often than I lost.

One of my favorite coworkers sat right across from me for five years. We called her Tootie—that wasn't her real name. Eileen Tveit. She was older than me; I was under thirty and she was probably in her mid-fifties. She was from the Fargo area and had that accent people always make fun of from the movie Fargo. She was so funny, and I think sometimes she emphasized it just to make people laugh.

Every year I ranked third out of eight in sales in that department. The top salesperson was always Bev, a functional alcoholic, and I won't give her last name. She had even been in treatment once during the five years I was there, and it wasn't her first time. But she was a super, super amazing saleswoman and one of the loveliest human beings you could ever meet. She outsold the rest of us year in and year out. Second place was always Tootie, and I was always a very close third. We had friendly competition, because I'd come close to taking second place, but she beat me every year.

Party when Ken left Blue Cross after almost 7 years with Eileen "Tootie" Tveit

It really was the dream job. I hadn't even disliked customer service and claims. I had an excellent boss, and her boss was excellent too, and his boss was excellent. It was just a perfect environment to work in. Getting the sales job had been all about the money, but it turned out to be more than that. It was a perfect job in a perfect environment.

And then I quit it.

The reason I left is how you learn things in life. So if this is my grandkids or great-grandkids listening to this, much of life you just have to learn by doing. I didn't do anything wrong by leaving that job, but here's how it happened.

Because I was good at what I did, I started cultivating relationships with outside Blue Cross independent agencies.

Those agencies hated selling individual policies. It was too annoying, and they didn't make enough money on them. Their real money was in group insurance—groups of ten or fifteen or fifty. So when someone left a company and needed an individual policy, the agency would often tell them to call us.

Party when Ken left Blue Cross after almost 7 years with Jeanette Newman

When those people called me and told me who had referred them, I would follow up with the agency and thank them. I'd say, if you want somebody you can trust who will take care of your employees when they leave your group coverage, send them my way. Then I'd send a little thank-you card and sometimes a small gift. I also cultivated relationships with HR departments at some large companies. We were encouraged to do that, and it made sense.

One of those agencies was Woodhill Financial in Hopkins, Minnesota. It was a large, established agency doing financial planning and group insurance. They didn't want to do individual insurance either, so one of the owners started wining and dining me. I wish I could remember his name. He was about six-foot-four, elegantly handsome, one of those cut-above-humanity type people—gentle, kind, and persuasive. He was the 51 percent partner in a three-person partnership, as I remember it.

He took me to lunch three times and begged me to come work for him. He offered me a guaranteed salary in writing for a year that matched my Blue Cross salary, plus bonuses based on production. I would be their in-house person for individual insurance, but he would also introduce me to group insurance, which was where the real money was.

And I was tempted. I had worked for Carolina Life and Health in Greenville, and I loved the whole maverick independent-agency gig—the freedom, the sense of being out there on your own, cultivating leads, a cowboy in the saddle. So I tendered my resignation at Blue Cross and gave them a month's notice to go to work for Woodhill Financial.

They were devastated. My boss was devastated. His boss was devastated. They had become friends. My boss's boss used to invite me to his Christmas parties, and his boss was the vice president of marketing at Blue Cross and Blue Shield. There were about three thousand people there at the time, so this was high up the chain.

Part of the reason I left was not just the lunches and the promises. I had also been passed over twice for a big promotion I really wanted. The job was account manager for a major client, one of only maybe six or eight positions like that. It paid twenty thousand dollars a year more than I was making, not counting bonuses. Your job was to manage a large corporate account, sometimes one representing twenty thousand insured people. You weren't landing the account—that was a separate sales job—but you were the person making sure they renewed every year and stayed happy. It was a prestigious job with a ton of freedom and a ton of power.

I applied the first time and lost it. That didn't bother me much. But the second time I was passed over, I was called into HR and told, "You were equally qualified to the person who got the job." I felt I was more qualified, and to this day I believe I was. Then they told me the other person had been passed over three times already, and this was her turn.

It was Shelly, one of my coworkers in inside sales. God bless her, she was amazing and very good. She had more tenure than I did, and she deserved it. I congratulated her, we stayed friends, and I was happy for her. But I was also burned. HR told me that, barring anything unusual, I'd probably be next. I asked how long that would be. They said maybe a year or two, because nobody quit those jobs.

That happened right while Woodhill Financial was courting me, so you can see how the stars lined up.

Two weeks into my four-week notice, I got called in for a special appointment with the vice president of marketing. My boss's boss told me, "He wants to see you tomorrow, and no, you're not in trouble. It's the opposite. He wants to talk you into staying."

So I went.

He reminded me of what I already knew: Blue Cross was unusual for a company that size. It really did feel like family. They wanted lifer employees. He told me plainly, "We rigidly enforce, with zero exceptions, a no-rehire policy. If you leave, you cannot come back."

I knew that.

He said, "Please don't leave." He told me he was sorry I hadn't gotten that promotion and said he could almost guarantee I'd get the next one. I told him I'd been told that could be a year or two. He said, "Son"—and he called me son, because he had gray hair and he was the VP—"two years is nothing in the scope of a life. You are a keeper. You are supposed to stay here for life. You will keep moving up."

Then he told me, very honestly, that because I didn't have a college degree, I might never be a vice president. But he said he could almost guarantee that in ten to fifteen years I'd be a director. Then he told me the salary range for directors. It was almost two hundred thousand dollars a year, and this was in the eighties.

He said, "You'll be a director here one day. Just stay."

But I didn't.

I left and went to work for Woodhill Financial. Six months later, I hated it. I hated the junior partners. I hated everybody I was working with, and I am not a guy who hates coworkers. They were just awful. From the day I walked in the door, I was unwanted. The senior partner never told me I was walking into that. He was the 51 percent owner, he got his way, and he hired me against everybody else's wishes. So there I was, making money, but unwanted from the very beginning.

After six months, I quit.

That led to something else, and then something else, and those are stories for another time. But that is the story of Blue Cross and Blue Shield. I had the most perfect job a human being could ever have, and I still regret leaving that job to this day.

But in a way, I don't.

I've learned not to curse the path that brought me to today. My grown children would never have met and married their spouses if I had stayed at Blue Cross. That's just a fact. I have lovely spouses for my children. I would not be the person I am today if I had not quit and left the perfect job.

So if you're young, or young-ish, and you're listening to this and you have a regret now about some life decision—not an ethical or moral failure, just a decision, like which house to buy, which neighborhood to move to, or which job to

take—listen to this story. I did quit the perfect job, and on paper it was a mistake. Factually, it was a mistake.

And yet I don't curse it, blame myself, or get mad at myself at all, because I wouldn't be who I am today, which is a very, very happy grandpa of twenty-two grandchildren at the time of telling this story. I wouldn't have those blessed and lovely twenty-two grandchildren if I had stayed at that job.

Now, maybe I would have had different grandchildren, and maybe you could argue I would have loved them just the same. But I don't know that what-if. I know what did happen. And down that path, having made that mistake, I ended up with a beautiful retirement, a beautiful life, and a beautiful family.

I could not be happier with where that path led me, even if the choice itself was, by every practical measure, the wrong one. That's how I ended up here, and that's my Blue Cross story.

From 2 to 50: How I Grew a Telemarketing Company From Scratch

I'm going to tell the story of how I built a telemarketing empire that started with two part-time telemarketers and ended up at $1.4 million in annual revenue in just three years.

Some of my earlier stories have been imprecise on my age and the year things happened, because I'm relying on memory. My wife Mary will tell you my memory is really bad about years and ages and dates, and she is correct. But this story is different. When I use precise years, dates, ages, and names here, this story is accurate. These memories of the telemarketing company are burned in my mind forever.

This story is exhilarating and thrilling, and it unfolds over just three years. But it ends sadly and badly, and that part is for my

memoir, which is not yet completed. What I'm telling here is the exciting and factual part. Its ending, and the underlying sad features, belong somewhere else.

Anyway, let's get started.

I had left my job at Blue Cross and Blue Shield and, I believe, was either 35 or 36 years old. I went to work for Woodhill Financial, which I mentioned in a previous story, and after that I went to work for an Allstate insurance agency in Minnetonka. It was a partnership of two agents, and I went to work there as what they called a sales producer, a licensed property and casualty agent.

Of course, I had to take my property and casualty licensing exams, because for many years I had only been licensed in life and health insurance, which had been my strong suit up until that point in my life. My mom worked at that Allstate agency too. She was the licensed insurance agent, slash admin, slash office manager. So it was a natural fit.

I started selling property and casualty insurance, homeowners and auto insurance, and I took right to it. I was pretty successful. I wanted to stay busy, so I hired a couple of part-time telemarketers. One was my best friend Ace's wife, Wendy, and the other was Wendy's sister. They worked two nights a week, calling out of the office after hours to generate auto insurance leads so I could go out to people's homes and sell auto and homeowners insurance.

They were doing very well.

What happened next is how the telemarketing company began.

This was maybe winter or early spring of 1995. I will never forget one night when Wendy's sister looked up at me from her desk. This is a videotape memory in my mind. She had in front of her one of the information-gathering sheets the agents used to collect everything needed to give somebody an insurance quote.

At that time, all telemarketing for auto insurance leads was called "X-dates." The letter X, a dash, and the word dates. That was the standard way it was done. Telemarketing companies made a lot of money selling those leads.

An X-date was simple. The telemarketer would ask something like: "Hi, Mr. Jones, I'm calling from such-and-such an insurance company. The next time your auto insurance comes up for renewal, would it be okay if we gave you a quote?" If the person said yes, the telemarketer asked only two more things: when they renewed, and who they were currently insured with. That was it. Then the agent would calendar it and call back later, maybe three months before renewal, and gather all the real quote information.

At the time, those leads sold for between fifty cents and a dollar.

The reason X-dating worked so well in 1995 was that probably 80 or 90 percent of people paid their auto insurance every six months. Monthly billing was not the norm. People

generally did not cancel early and switch. You changed your insurance at renewal time. That was the culture.

But I was hungry. I needed to feed my family. I wouldn't wait for the renewal date. If my telemarketers got an X-date, I would often call the person right back the next day and ask if it would be okay to quote them now.

That night, Wendy's sister [Jill] looked up at me and said, "Why are you only having me get these two questions when you're going to turn around and call them back the next day and ask these 35 questions on the sheet I'm looking at?"

I told her, "Because that's just how it's done. Nobody's going to give you all that information. You're a cold call. Nobody's going to tell a stranger those 35 pieces of information."

She looked at me and said, "I bet you're wrong. I bet I can do that."

She told me she had telemarketed her way through college in a sales department. Then she said the sentence that started the whole company. She said, "If you talk to people like a nurse, factually, and just start them talking, they will respond to you like they respond to the nurse from the doctor's office. They'll just go along with whatever you ask them."

I said, "No, they're not going to do that."

She said, "Watch me."

And she did.

She was calling right out of the white pages in the phone book. We didn't even use lists. She made the next call, and the person answered. She had the 35-question quote sheet in front of her and started talking.

She began the way an X-date call always began: "Hi, Mr. Jones, I'm so-and-so from Allstate Insurance, and I know you're probably not up for renewal on your car insurance, but when you are, would it be okay if we gave you a call back and quoted your auto insurance?"

That opening worked because it kicked the can down the road. It was easy for the prospect to say yes. That was why X-dates were cheap and plentiful. The customer could agree to something later and get back to watching football.

But instead of ending the call there, she said, "That's great. Hey, before you go, just so I can leave a note for the agent, what kind of car do you drive?"

That was the hook.

It was casual. Safe. Easy to answer.

"Well, I drive a Buick."

"Oh, that's great. What year is that? You can just guess, Mr. Jones."

Of course, they never guessed. They knew.

Then she'd ask, "What color is that?"

Again, harmless. Conversational. And from there, without ever really asking permission, she kept going. More direct. More factual. Just like she said, like a nurse.

"Is that automatic or manual?"

"Two-door or four-door?"

"Does it have anti-lock brakes?"

And on and on, through all the quote questions.

Eventually it got personal, and by then the prospect realized they were being gamed. They had intended only to agree to a quote later, but now they were already in it. Still, because they had agreed they wanted a quote, most of them stayed on the line and kept answering.

"What does your wife drive?"

"Oh yeah? What year is that?"

Thirty-five questions later, she had all the information needed for a real auto quote.

Later, as the company evolved, we added homeowners questions too. But at that moment, she was just doing auto, and she was getting everything. Driver's license numbers, vehicle information, all of it. It was incredible to watch. I would never have believed a cold-called stranger would stay on the phone for ten minutes or more and give up all that information.

And this had never been done. It had never been thought of. In the sales lead generation world for insurance telemarketing, this did not exist. I know it.

Of course I was excited, because this was about more than saving me ten minutes on a callback. These people were now emotionally invested in getting a quote. They were far less likely to back out. When I followed up on those leads, the leads those two women were generating for me, I got appointments to sit at people's kitchen tables eight out of ten times. Eight out of ten times. That is powerful in the sales world. Those are the kinds of leads you usually only get when someone takes the emotional energy to call from a Yellow Pages ad. But I was getting them on cold calls.

I started selling the heck out of those leads.

Word got out. The agents I was working for, who made an override and a commission cut on what I sold, started telling their friends. Pretty soon my part-time telemarketers were working two nights a week for me and two nights a week for other agents who were buying my leads.

I remember the price exactly. I sold those leads for $8 apiece. I had to pay the telemarketers, of course, and make a little money. Suddenly all my own leads were free, because I was selling the extra leads they generated on the other nights.

Then the regional director for Allstate in Minnesota got wind of it. At least I believe she covered Minnesota, maybe two states. Her name was Stacey Powell, and I will never forget

her. She called me directly. I was stunned. Stacey Powell was my boss's boss's boss.

She told me she had a budget to run a telemarketing campaign for Minnesota agents. It would be a co-op, with the corporation paying most of the lead cost. She said, "I want you to put together a telemarketing room of 20 telemarketers in our regional office. We have over 20 telephones. I want a calling campaign." I believe it was for two months. Then she asked me how much I would charge to do that and manage it.

That was not yet the legal birth of the company, but it was the birth of my telemarketing empire.

And it all began with a housewife who had telemarketed her way through college and thought outside the box. Just as with Bob and Ken's Cleaning Service, she saw a problem nobody had solved. I didn't see it. She was the genius behind the whole thing. She saw the problem, solved it, proved it could be solved, and I grabbed the idea and leveraged it.

I don't remember exactly what I charged Stacey Powell. In those dollars, I probably underpriced myself. I vaguely remember it being $1,000 to $2,000 a month for the two months, and then Allstate paid for the ads to hire the telemarketers, the telemarketer salaries, the copied lead sheets, all of it. This was 1995. Nothing was digital. Everything was paper. We faxed the leads to maybe 80 to 100 agents. I don't remember the exact number, but it was a big one.

The agents loved the leads. They sold the bejeebers out of them.

When the project ended, I had to go back to selling insurance. I had taken about a two-month hiatus from regular production. I was back at work under district manager Mike Miller, who was the boss of my bosses.

About a week later, Stacey Powell called me again. She said she was getting phone calls from a bunch of agents who wanted to keep getting those leads. Allstate wasn't going to do another project like that for another year. Then she said, "I want to encourage you to run with this idea and start your own telemarketing company."

I told her I had no money, no resources, and no place to start such a thing.

She said Mike Miller had at least four or five phone lines in his district office. It turned out he had six. She told me that if I agreed to do this, she would call Mike and ask him to make those phone lines available and let me start the company out of his office. The only restriction was that I could only call for Allstate Insurance, and only in her state. That was perfectly reasonable.

That's exactly what happened.

She called Mike. Mike said yes, partly because two or three of his agents were among the people who wanted to keep buying leads. So I started the company with six part-time

telemarketers and filled all six phones. I paid for newspaper ads out of my own pocket to hire them, probably on a credit card. We started calling for 20 agents right away.

I remember that exact number too. Twenty agents signed up the day I called them. They were chomping at the bit. I required a verbal commitment, not a written contract, that they would buy at least 20 leads per month at $8 a lead.

That lasted one month.

Then I had to raise the price to $10 a lead because I wanted to make some money, and I wasn't making enough. They agreed immediately.

For a few months in late 1995, I kept it going. But by near the end of the year, maybe November, I was exhausted. I was working all day selling insurance, going out on evening sales calls, and trying to manage six part-time telemarketers in Mike's office. Sometimes I was trying to manage them while sitting on a sales call. Yes, I was making a profit, but I was working twelve or fourteen hours a day and not making enough money to justify it.

So I quit.

I faxed my agents and told them I was thinking of shutting it down in the next couple of months.

About a week later, without knowing any of that, Tim Murguia called me. He was the marketing director for the Kansas City region of Allstate, which covered several states. I

had never met him. He said he was getting so many calls from agents telling him about my leads that he wanted to know whether I would bid on a six-month project. He said they had a budget in the range of $50,000 to $70,000.

I told him, "I'm actually not making enough money. I'm quitting."

He said, "Before you quit, would you give us a bid? Maybe you can get a big bid."

I told him I'd think about it. I slept on it and called him back the next day and said no. I told him I wasn't going to build a company. It was just too much for me.

A week later he called back.

He said, in effect, "I shared your lead idea with the other vendors who might bid on this project, and they say they can't do it. But you're actually doing it. So let's change the game. We're done with bidding. I'm asking you to please consider staying in business, and we'll just give you the job. You tell me what you need to charge, and we'll pay it."

That is literally what he said.

I asked if I could sleep on that too. He said yes.

The next day I called him and said, "I'm in. Worst case, I do your project and then close up for good."

Then I sat down and calculated what I would need. I would need 10 to 12 telemarketers. I would need an office. I would

need at least a part-time manager to help me. Even though the calls only happened from four in the afternoon until nine at night, this was going to become my full-time life. So I put all the numbers together, then in my mind I marked them up 30 percent over the biggest number I thought I'd need, convinced he would say no.

He didn't say no.

He said he would have no problem getting sign-off on paying more than they had originally expected. He verbally told me yes on the phone. Then he offered to fly me down to Kansas City for an all-day meeting and contracts.

I was too embarrassed to let them fly me down, but I drove instead. They paid for the hotel, the meals, and I think I accepted mileage for my car. We met, signed the contract, and they advanced me half the total amount right there. I don't remember the final figure exactly, but it was tens of thousands of dollars, probably in the $60,000 to $70,000 range in 1995 or 1996 dollars.

I was holding a check for tens of thousands of dollars with no office and no real structure yet.

That's how it started.

The important part of the story is the beginning, because that's what I want people to understand.

Two months before I finished that Kansas City contract, I was running an office large enough for 12 telemarketers to sit in cubicles, talk loudly over one another, and generate leads. The leads worked. Everybody was happy. I was making money. But I was still beginning to think, Well, this has been fun, but when this contract ends, I guess I go back to being an insurance agent.

By then I had formed an LLC and was officially a company.

Then, two months before that contract ended, I got a call from Tim Murguia's close personal friend, the director of marketing for the Washington, D.C. region, which included surrounding states like Virginia. He flew me out to D.C. for three days of meetings and hired me for a much larger six-month project.

I will never forget it. He handed me a check for $102,000, half down on a $204,000 contract.

There I was, this little nobody who had been a nobody his whole life, holding a check for $102,000 and being wined and dined in my suit like I was important and big. Yes, it fed my ego. How could it not?

After that, it ran fast.

-Messenger photo by Lara Hartley

KCH Marketing Inc. President Ken Hood and the company's operations manager, Clarice Hobgood-Thompson, stand outside the soon-to-be corporate headquarters at 1100 1st Ave. N. Hood is relocating the KCH from Minneapolis and is currently operating the insurance-leads telemarketing operation from the fourth floor of the Carver Building. Renovations at the new location should be complete in April.

Telemarketing firm plans to employ 100

By BARBARA WALLACE HUGHES
Messenger staff writer

A Minneapolis-based telemarketing company is relocating to Fort Dodge where its president expects to employ 100 people within two years.

Ken Hood, president of KCH Marketing Inc., already has 22 callers and four administrative staff members working in Fort Dodge. As soon as

pany.

"It's just worked out that way," Hood said.

KCH operates in three of Allstate's 17 regions. A region is comprised of approximately 1,000 agents, and KCH makes calls in the Kansas City region (Iowa, Minnesota, Missouri and Wisconsin), the Washington, D.C., region and the Seattle region (primarily Washington and Oregon).

However, none of KCH's callers contact peo-

telemarketing companies is, we're trying to establish a committed relationship to our customer," he said.

"By focusing specifically on one large company like that, we're able to ... discover their unique needs and convey to them that committed long-term relationship to them and their success. This is specific niche marketing."

The decision to move his company was based on the "availability of affordable labor" in the

Grand opening of call center in Ft. Dodge, IA

I don't remember the gross amount at the end of 1996, but it was large, and the calls kept coming in. The largest contract I remember was in early 1997, with a single down payment check of roughly $210,000, half up front and half on completion. That was the Ohio region.

The regions I clearly remember working for, and I think there were more, were Washington, D.C., Kansas City, Northern

California, and Ohio. But those are the ones that stay with me.

In 1997, the exact gross revenue was $749,000. That is the actual number, not inflation-adjusted.

In 1998, it exploded.

And in 1998, it went out of business.

That part belongs to my memoir, but the facts are these: in October of 1998, exactly three years after it had begun with those six part-time telemarketers in Mike Miller's office, we had deposited $1.4 million in the corporation's bank account in just ten months of business that year. That is not money on paper. That is actual deposits.

By then it was a full C-corp, KCH Marketing, Inc., operating in Iowa and Minnesota, incorporated in both states. In today's money, that $1.4 million would be about $2.8 million.

In Iowa, though I also operated in Minnesota, I had a call center with 50 fully automated predictive-dialer stations. In that year alone, I probably hired and fired, replaced, or lost to quitting around 150 telemarketers, and that number may be low. At the peak, I had 12 full-time employees who were not telemarketers. I had a full-time call center manager, an operations manager who basically ran the whole thing, and a full-time IT person because so much of the system was automated.

My monthly Frontier telephone bill for the four T1 lines we had piped into that office was over $10,000 a month in 1998 dollars.

My biweekly payroll was $32,000, and yes, that included my own salary.

No more "cold calls!"
Talk to "warm" prospects
Let us do the dialing for you!
©1998 KCH Marketing, Inc., Minneapolis, Minnesota 888-534-8525

50 automated call stations generating hundreds of leads per day

I drove a brand-new leather-trim Suburban. I had a standing hotel room in Iowa because I still lived in the Twin Cities. Every week I would put my kids to bed on Sunday night, then drive more than two hours to Iowa. I stayed Sunday night, Monday night, Tuesday night, and Wednesday night. I worked all day Thursday and drove home late Thursday, usually after the kids were already in bed again. Then Friday

I worked in my office in Long Lake, Minnesota, where I also had a full-time employee.

That was my life.

It was hectic. It was exhilarating. It was a hundred miles an hour.

I worked every day of the week, including Sundays. I had no life. I had no vacation. I lived on my cell phone. I flew all over the United States, stayed in hotels, cut big deals, and got wined and dined by Allstate bigwigs. In addition to the big corporate contracts, we also had 250 individual Allstate insurance customers paying us separately for their own leads.

By then the leads cost about $12 each in 1998 dollars. They were expensive, but they worked, and agents sold business.

It was a fantastic thing to behold, though there was an undercurrent to it, and the ending was exceptionally sad. That part is for my memoir.

The point of this story is how it began.

Just like Bob and Ken's Cleaning Service, this business came from seeing a problem that nobody was solving. If you can do that, the world can be your oyster. I proved that once with the cleaning business, and I proved it again from 1995 to 1998. The world really will beat a path to your door if you solve a problem that nobody is solving.

The facts and details in this story are literally true. Every place where I've been specific and not guessing, those are facts.

I was not all that and a pack of gum, as my memoir will tell you, and I don't want to leave anybody with a false impression. But the principle is true. Solving a problem that nobody is solving — that part is a fact.

Thanks for listening to my story.

My Swan Song Turned Into a 16-year Gig

In April 2003, I started a web design and web hosting business.

Now, that's a simple statement, but if you read the last story in my storybook, the first question would be, what did I do in the almost four and a half years between losing my telemarketing company and starting the web hosting business? That would be an excellent question, so let me give a little backstory.

I lost the telemarketing business at the end of 1998. It took until mid to late January for the legal dust to settle enough that I could even begin thinking, what am I going to do to earn a paycheck and feed my family? I had lost everything, literally everything. We lived for two or three months off the charity of family and friends.

One of those dear friends deserves to be memorialized forever in our life stories: Dan and Tammy Kihlstadius. Dan and Tammy were close friends we had made at Normandale Baptist Church, where we had spent years. They were huge in the homeschool world, both personally and professionally. They had a lot of kids, homeschooled them, and built a business from scratch selling homeschool educational supplies. They traveled to conventions and made sales, and they grew that business out of their basement to more than a million dollars a year, as I remember it. Dan was also a rare coin dealer and had been very successful at that as well.

They were wired, both by birth and by experience, to build a business. I learned a lot from them. I had already learned a lot in life about starting businesses, but they taught me even more.

Tammy, to this day, remains a close, close friend. Dan is sadly deteriorating and in the early to mid stages of Alzheimer's. I will be forever grateful to them for rescuing me at a very low time in our lives. They gave me dignity, work that needed doing, and a more than fair paycheck. That is still who Tammy is now. She is just that kind of person. Since we are close friends right now, I'll take this moment to give a huge hug and shout-out to my dear friend.

They brought me into their family business in 1999, when they were overwhelmed by growth. I had a lot of roles there. I was essentially their first key employee from outside the

family. I don't remember exactly how long I did that, but it was several months at least.

Then other people started approaching me for things that needed doing. So I did some freelance work in 1999, including a couple of extensive multimedia productions. One was for a very large church, and one was for a multi-location ophthalmology practice. I also did desktop design and layout for paper publications for some businesses. That filled most of 1999, and I needed those months to heal and get my bearings.

I did heal. Then I started my life officially over.

I went to work entry level as a customer service representative for a Fortune 500 company called Express Scripts. They had gotten huge by buying up lots of other companies, and it was the Wild West inside that place because they were operating with three different computer systems at the same time. I worked at their Minnesota call center in Bloomington. There were 400 call center representatives in that one huge building.

I started entry level at, I believe, $10.30 an hour. I was highly overqualified to be an entry-level call center support person, but I had to start somewhere. Three months in, a director two layers above me heard me on a very difficult phone call. I didn't even know he was standing behind me until the call was over. He tapped me on the shoulder and said, "What's your background?" I told him, and he said, "Well, obviously you're overqualified to be an entry-level rep. Let's get you into being a supervisor."

So he fast-tracked me. I still had to go through the formality of three interviews, but the job was mine. I became a call center supervisor managing a team of 20 people in Bloomington, Minnesota. I held that position for about exactly two years, until November of 2001.

That was when I was headhunted away by my old friend from my Allstate Insurance days, Mike Miller. Mike was now a district manager for Farmers Insurance in the northwest suburbs of Minneapolis. I couldn't say no to his offer. It was great money, bonuses attached, a lot of prestige, a lot of authority, and a lot of freedom.

I held that position for one solid year. We had a blast, and we were very successful. He had just taken over that district, and it was a mess. I helped him usher out three agents who needed to be ushered out and bought out. That was uncomfortable, but it was part of why he recruited me. I also had a bonus attached to hiring, training, and fully onboarding five brand-new agents in one year. I succeeded. I hired five full-time Farmers Insurance agents and trained some others who had been hired just before I got there.

One of the brand-new agents I helped train was Derek McCoy, who is my Farmers agent to this day and now has a large and very successful agency.

I did that for a year. It was fun. Then I decided to move on. There's backstory to that, but it's unimportant here. What matters is that the bug to start a new business was in me

again, because that has always been in my blood. I think I was destined to be a business starter.

The Flop Before the Breakthrough

Now you get to hear the story of a flop from the beginning business idea, in case you ever have one and need to know you're not alone.

When I left Mike, I had all these connections to Farmers Insurance agents and district managers. I had seen several real estate agents using something I thought was just too cool for school: a CD-ROM business card. It was the size of a business card, shaped kind of like a hockey rink, and it fit into the inner tray of a CD drive. Almost nobody even remembers those anymore, because nobody uses CDs on computers now, but everybody used them back then.

I thought, oh my gosh, that is too cool. And I got the idea: I will make these business cards for insurance agents.

From December to March of 2003, I poured my guts and heart and soul into making that business work. I ended up with maybe 20 or 30 customers who bought the initial package of a hundred business cards. But after four months, nobody reordered.

Why? Because I totally missed the psychology of the market.

Real estate agents are flashy folks. They live for the kill, the one-time sale, then off to the next one-time sale. Insurance agents are steady Eddie, slow-and-steady Boy Scouts. They hate flash. They hate glitz. They are wired completely differently.

So yes, the CD-ROM business cards were way too cool for school, but they were not what insurance agents really wanted. A real estate agent might hand out 30 or 40 cards walking through a mall. An insurance agent just doesn't do that. I sold the product, but I sold it to the wrong market.

We made those CD-ROM cards at home. My older kids will remember this. I burned the original on the desktop computer, then bought two duplicating towers off eBay. You'd put the master in at the top, and it would burn five or six copies below at the same time. My kids ended up helping burn all the CDs. We put printed color labels on them to make them look like business cards.

It was a complete belly flop. When I ran the numbers, I had made a little over $800 a month net profit for those miserable four months. That was not going to carry a family.

So I reached back out to my old boss at Express Scripts, Janice Horn. Big shout-out to Janice. I adored her as a boss. World's best boss. I asked if my old job was available, and she said yes, they could probably get me rehired within the next couple of months. They never wanted to lose me.

So I thought I was going back.

I started calling my CD-ROM customers to tell them I was shutting it down. I don't even officially count that as a real business. It was only four months, I never incorporated, I was a sole proprietor, and I took checks only. No merchant account, no real infrastructure. But I do count it as a business flop, and I can laugh about it now.

One of the people I called was a Farmers agent named Tim Sadusky. He was one of my earliest sales, and I especially liked him. He said, "Come by my office. I want to say goodbye, and I feel bad I never reordered from you, so I'm going to stock up on some more."

So I drove from Plymouth all the way to the south end of the Twin Cities to see him. We did the business, and then Tim said something that changed the next 16 years of my life.

He said, "This website stuff is all brand new. Nobody I know as an insurance agent has a website, not a single Farmers agent. I want to be the first. I'm sure you can build one of those."

I told him the truth. I said, "I've never built a website in my life."

And he looked at me and said, "Oh, come on. You're smart and you're creative. Just build me a website and charge me whatever you need to charge me before you go back to Express Scripts."

I liked him so much, and I knew it might still be a couple of months before I got rehired, so I said yes. I said I'd figure it out.

And there it was again, the recurring theme throughout this book: a need that everybody had and nobody was solving.

Teaching Myself the Future

This was 2003. In 2003, hardly anybody had a website. Only the too-cool-for-school kids had websites. It was nothing like today. And I can promise you, not a single major insurance company agent had one. Not Farmers, not Allstate, not State Farm.

So I disappeared for two weeks and taught myself how to build a website.

I did not learn code. Nobody taught me code. What I did was what I have done my whole life and still do to this day: I looked for an off-the-shelf solution I could tweak and bend to my will. I have always been a rubber band and duct tape problem solver.

A few days into my search, buried about ten pages deep in Google, I stumbled across a retired Microsoft SharePoint template. You'd be hard-put to find such a thing anymore. But there it was, and it was almost exactly the same red, white,

and blue colors as the Farmers Insurance logo. Not only that, it just felt like Farmers. It had the emotional and visual feel of something a Farmers agent would immediately love.

So I grabbed that template and learned how to re-engineer it in Microsoft FrontPage, which only old internet-timers will even remember. I bought FrontPage and built Tim Sadusky's Farmers Insurance website.

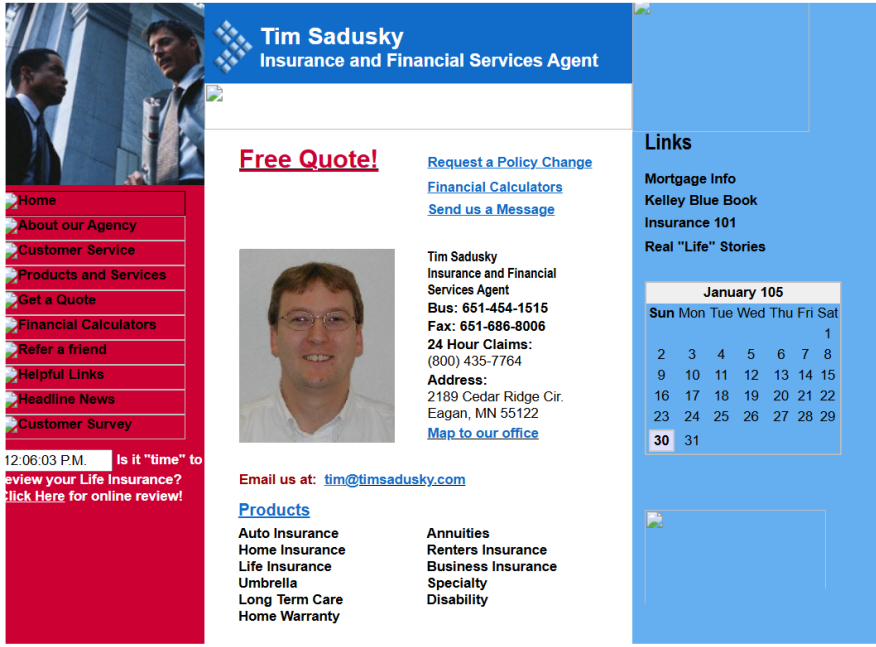
I agonized over that thing eight to ten hours a day for a week. It had 20 pages, including product pages, an about page, contact forms to request a quote, everything. I loved Tim, and when I latch onto something, I become like a dog with a bone. I was thrilled. I thought, what a great swan song before going back to the corporate grind.

So I proudly went back to his office. He had not seen any previews. He pulled it up on his desktop monitor and took one look at the homepage. Before he even started clicking around, he started yelling.

"Oh my gosh!"

Actually, he didn't say gosh, but I'm keeping this polite.

He hollered for his support staff to come in. They came running. They looked at it and started yelling too. Then Tim asked, "How much do I owe you?"



First website. Missing images. From Wayback machine.

I said, "Tim, I was happy to do it as a favor. I can't even take money for it."

I don't think I let him pay me.

Then he said, "My friends have to see this."

So while I was sitting there, he started calling his fellow Farmers agents and telling them to pull up the site. They did, and they all had the same reaction: "Oh my gosh. Can I have one too?"

Tim looked at me and asked what I wanted to charge. I said, "It's a template. It'll take me about an hour to set one up in their name and do the behind-the-scenes whiz-bang techie stuff. A hundred bucks would be fine."

Then I realized I was hosting the thing somewhere temporarily, so I added, "And I guess 19.95 a month to keep the site active."

The agents on the phone said, "Yep. Who do I make the check out to?"

So while I was sitting in Tim's office, he sold me at least two or three websites right there on the phone.

I still didn't know what I was sitting on.

The Table in Brainerd

Not long after that, Tim told me about the annual Farmers golf get-together up in Brainerd. It was part golf outing, part party, part vendor fair. He said, "You need a table there. You need to present this."

I told him I didn't even have a business yet. He said, "You need to create a business. You need to do this for agents because nobody's doing it."

He called the friend who was organizing the event and found out vendor tables were $500 and already sold out. Without even asking me, Tim convinced the man to open one more table. Then he hung up, looked at me, and I said, "I don't have $500. I don't have $50 to spare."

Tim practically brushed that aside. “Forget that,” he said. “I’m paying for the table.”

So Tim Sadusky is the person to credit with launching my 16-plus-year full-time career in web design and web hosting, and another six years after that part-time in retirement. I’ll make sure he gets a copy of this book.

I borrowed two laptops, loaded my sample websites onto them, and got ready for Brainerd. I figured maybe I’d sell one or two websites. I didn’t have a merchant account. I didn’t have a business bank account. I didn’t even really have a company yet.

I set up at that vendor fair, and for the full three hours, my table was never empty. Two or three or four agents hovered around it the whole time, coming and going, always new faces. I was the exciting kid in the room. Everybody else was selling body shop services, glass repair, inspectors. I had the flashy new thing.

Nobody had checkbooks on them, because they were walking around with drinks in hand. None of the vendors expected to close sales on the spot. They expected to gather business cards and follow up later.

But by the end of those three hours, I had sold, I believe, 13 or 14 websites. I wrote down their credit card numbers by hand and collected their business cards so I could follow up.

That was how the business was born.

Over the next three or four weeks, I drove all over the state of Minnesota, though thankfully most of them were in the Twin Cities metro. I met with agents, set up their sites, and kept asking for referrals. If I was already driving to meet one agent, I wanted the names of three more agents nearby. I could see four agents in a day and sell more websites.

I got a merchant account quickly because I needed one. Somewhere in there I also formed the company under the name My Local Agent Inc.

When the dust settled after about a month, I had around 32 or 33 paying customers, each paying me about 20 dollars a month for hosting, plus setup fees and more leads than I could get to. And I called Janice at Express Scripts and told her, "I'm not coming back."

When the World Beats a Path to Your Door

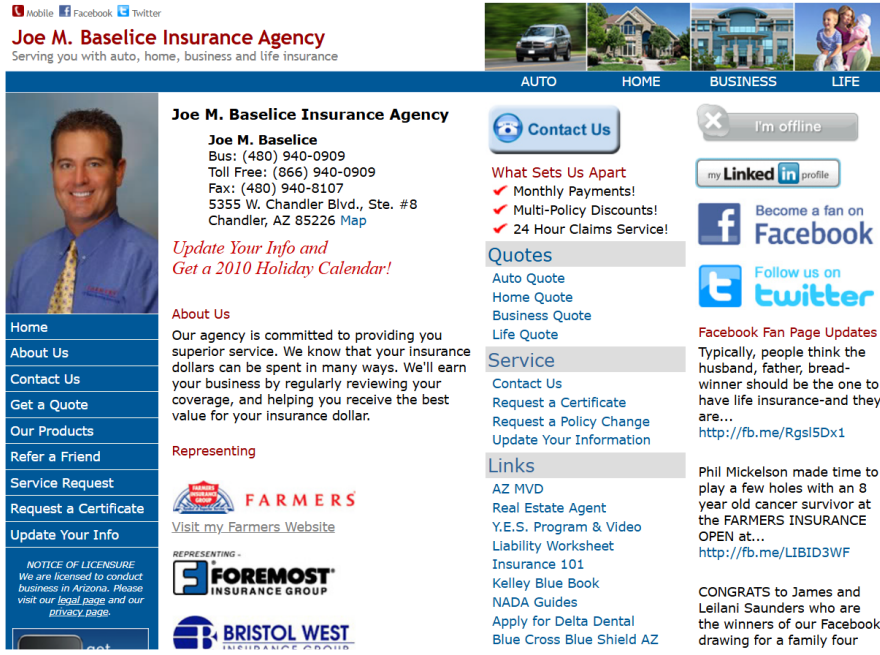
What really exploded the company was this: once I had those first 30 customers, I spam-emailed 5,000 of the 15,000 Farmers agents in the country. I did it over five days so I wouldn't get caught by the bots for over-emailing.

Out of those 5,000, about 50 people replied just to tell me to drop dead. They hated spam so much they took the time to

write long, angry responses. I didn't care, because the other 50 emails said exactly what I needed them to say:

"How do I pay you? I want this right now."

It took me two weeks to sign those people up and another two weeks to deliver their sites. Before long I had hired my first full-time employee. I never had more than two full-time employees, and there were a year or two I had none, which was a mistake. Usually I had one.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I'm offline
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Become a fan on Facebook
Follow us on twitter
Facebook Fan Page Updates
Typically, people think the husband, father, bread-winner should be the one to have life insurance-and they are...
http://fb.me/Rgsl5Dx1
Phil Mickelson made time to play a few holes with an 8 year old cancer survivor at the FARMERS INSURANCE OPEN at...
http://fb.me/LIBID3WF
CONGRATS to James and Leilani Saunders who are the winners of our Facebook drawing for a family four

I made numerous templates over the years.

It was never a large employee business, but it grew fast. Two full years after I started, at the height of it, I had 500 Farmers Insurance agents as customers.

This business did not fail. It did not flop, and it did not exactly explode in the dramatic dot-com way either. It became my career.

Later on, we expanded into web hosting, email management, social media management, multimedia video creation, and just about everything related to the web. And then, near the end of 2019, it all came to a sudden stop.

I had what is colloquially called a nervous breakdown. I went into the hospital and then into residential care. My CPA daughter, Amanda, closed the business down. It probably took her three months. She sold off parts, gave many of the smaller clients a 90-day Dear John letter, and helped them find somebody else. That alone was a lot of work.

My full-time employee, Mark, ended up with part of the client base and started a business of his own. Mark was amazing, absolutely indispensable in those final years. He was five times the web designer I ever was—creative, artistic, brilliant, and a far better coder than I ever became.

It ended messy, but I would not call it a failed business. When you are the business, and then you go to the hospital with a nervous breakdown, everything comes to a screeching halt. That's just the truth.

Amanda managed some of the remaining customers for years after that and, in the process, paid me what I would call an annuity or a pension from the business. She says she made a profit and recouped her time. I hope she did. She helped

close the thing down with love and competence, and I remain grateful.

I still miss those customers to this day.

The Lesson I Hope My Family Remembers

As I close this story, I want to remind my family—and maybe my great-grandchildren someday—of the theme you've heard throughout this book.

If you build it, they will not necessarily come.

It is not like the movie Field of Dreams.

I built the CD-ROM business card business, but I misjudged the market. There was no real need there, no crying demand. But in my other businesses, when there was a need and nobody was solving it, the world beat a path to my door.

What's interesting is this: in those cases, it usually wasn't even my idea.

Bob and Ken's Cleaning Service came from Pastor Vaughn, who saw a need. The telemarketing company came from a woman whose name I can't even remember now [Jill], my part-time telemarketer who was the sister of my best friend's wife. She saw the need. And this web design and hosting

business came from Tim Sadusky. He saw it. He saw that nobody was doing this, and it needed to be done.

So, these people were the creative inspirations for the businesses I started. It's not so much that I'm a creative genius, because I have never felt that I was. What I am is not dumb enough to miss opportunity when it is staring me in the face.

If you want to start a business, don't just think, "Oh wow, that looks great," like I did with the CD-ROM cards. Listen. Walk around and listen. In my case, it never was a light bulb I came up with all by myself. It was somebody else noticing the need first, and then my eyes opening to it.

And if you are fortunate enough to have good people around you, and you harness their talents, and you nurture them and reward them and treat them like family, then maybe—just maybe—you get lucky enough to watch a business grow.

That's my story. That kind of brings me up to current day.

I am 67 years old, telling this story in February of 2026. I will be 68 soon, on April 8. I was born April 8, 1958. What an eon ago and look at all that has changed in the world since then.

I hope you enjoyed my story. I have really enjoyed going down memory lane, and even if no one ever reads this, I have enjoyed the heck out of telling it and hearing it said out loud.

Thanks for listening.

Cricket Came Home

I want to talk about Cricket, the pet I miss most. We got Cricket when we were a young family with a bunch of little kids. I think it was about 1988, and we were living in a rental house in St. Louis Park, Minnesota.

It was a very nice house. Not long after that—maybe 1989—we bought our house in Plymouth, Minnesota, the one our kids still think of as their forever home. Whenever our kids, who are now adults, think of home, they think of those many years we lived in that log cabin house in Plymouth.

As best as I can remember, we got Cricket from a daycare lady in St. Louis Park who had to give him up because he would occasionally nip at the little kids. I don't remember whether we bought him or not, but we ended up with Cricket. I'm

guessing he was one or two years old then, and he was a nipper. I do remember him giving our young son, who was still a crawling baby, a very gentle warning bite—no blood. Our little boy loved to grab Cricket's hair, and he learned after the first time that maybe that wasn't such a good idea. Looking back, with a little real-world experience, we understood why that daycare lady had to let him go.

Our family fell in love with Cricket. He was a very typical purebred miniature poodle, and being a male, I'd put him close to fifteen pounds. He was solid white, as I remember, though not bright white. He may have had a little peach color somewhere on him, but in our minds he was a white miniature poodle, close to fifteen pounds, and absolutely stereotypical poodle: an energy bundle. He adored us, and we adored him, but the dog had no slow button.

We moved to our home in Plymouth soon after, and that's where all my memories of Cricket really live. We were pet people of every kind when we were raising our kids. We took in a stray cat once. We had hamsters and gerbils. I don't know—we had just about every kind of pet you can have. We even had a bird once, a cockatoo, I think. Our kids loved animals, and Cricket was the favorite pet.

Then we made a decision that, at the time, probably seemed reasonable.

We had a friend who bred Australian Shepherds, and we fell in love with those dogs. We ended up buying an Australian

Shepherd puppy—actually not from him, but from one of his customers who was also breeding. We named that puppy Shadow, and we adored him. He was amazing, but he was massively high-energy, as Australian Shepherds are. They are brilliantly smart dogs, and so are poodles. Cricket was brilliant too. So now we had two very high-IQ dogs, except Cricket had aged out of the wild young-dog phase and Shadow was just entering it.

Poor Cricket was going insane.

Cricket was constantly biting at Shadow and trying to subjugate this alpha male puppy, and Shadow was mostly amused by it, but we were always having to intervene. It became a lot of work. So, to cut to the chase, we made a decision we regretted almost immediately. We listed Cricket for sale in the want ads.

We sold him to a lovely family. We interviewed families over the phone, then met with this one, and made sure Cricket was going to a really, really good home.

Now, there's an important aside to understand. Cricket was, like many poodles I later found out, a runner. I mean an all-out runner. Cricket could not be left alone outside the way some dogs can. Not so with many poodles, and certainly not with Cricket. The first time we lost him for an entire day, we finally found him half a mile away by driving the streets. After that, of course, we put a full ID tag on him with our names and phone number.

Over the years, before we sold him, Cricket must have escaped five times at least—maybe half a dozen, maybe ten. The farthest he ever made it before we got a phone call was about two miles away. Two miles away. It was funny, really. We'd get a call: "We have your dog. We see his name is Cricket, and he's playing with our kids, but you need to come get him now." That ID tag was a wonderful thing.

So when we sold Cricket, we sold him with the ID tag on. I remember telling the new people, make sure you put your own new ID tag on Cricket, because Cricket is a runner. We made sure they knew that. I bet we said it three times, and they were saying, "Oh yes, we'll do that right away."

Cricket, by the way, loved everybody. He may have loved us, but I think he loved total strangers just as much. So he took to the new people right away, and we tried to believe he'd be happy. We never followed up. We told them to call us if there was a problem, but we never heard from them.

Then a whole year went by.

At the time, I was working at Allstate Insurance as a sales producer, as I remember, in Minnetonka, Minnesota, maybe six or eight miles from home. Mary got a phone call at the house from a total stranger in South Minneapolis. It turned out he was only two or three miles away from the people we had sold Cricket to.

He said, "I'm a recording studio professional, and I have to go to work for a recording session in about fifteen minutes,

but you need to know your dog just came up to me and is all friendly. I can't hold him for you. How far away are you?"

Well, we were thirty or forty minutes away, and I had the car. Mary didn't have a second car. The man said, "I have to let him go, but here's my address. Here are the two streets I'm on, and I hope he stays around and you can find him."

We were in a panic. I jumped in the car right away and raced home from Minnetonka to Plymouth, grabbed Mary, and then we raced to South Minneapolis. I probably should have gone directly there, but for some reason I didn't. By the time we got there, of course, the man was gone, off to his recording session, and Cricket was nowhere to be found.

So we started driving up and down the streets looking for him. As I remember it, we didn't actually drive very far—maybe just a block or two—and there he was, our little poodle running down the street.

Oh my gosh, he was filthy.

He had obviously not had a haircut in the full year those new owners had had him. He was filthy dirty and barely recognizable, but of course you always recognize your own child. Ha ha.

We pulled up next to Cricket there on a South Minneapolis sidewalk, opened the car door, and called his name. He was so happy to see us. He just jumped right in the car, probably right onto Mary's lap, and he was overjoyed, because Cricket was

always happy. That's something I didn't say earlier: Cricket was the always-happy dog, unless, of course, you pulled on his hair and he nipped at you.

We took him home.

We had to take him to a professional dog groomer because he was just too much for us to clean up and clip ourselves. It was a nightmare. Usually we did our own homestyle haircuts with him, and only took him to the vet when we didn't want to clip his toenails, which of course had to be done and which we definitely did not want to do. But this was beyond us. He was so matted and messy we just couldn't handle it.

So we got him cleaned up, and then we kept him for many more years—blissful happiness for all of us.

And of course, the obvious question is this: did we call the owners we had sold him to and let them know we had what was legally their dog? Oh no. Heck no.

I'll keep that PG and not even go to PG-13. Heck no, we did not call them. How could they dare let our dog get so unkempt and filthy and dirty, and never even change the ID tag? We felt it was the ethical and kind thing to do for our precious Cricket to keep him—to re-home him again with us.

We were thrilled beyond words that the decision we had made the year before, and immediately regretted, had somehow been undone.

Cricket was home with us again, and this time it was forever.

Where I Was on 9/11

I remember 9/11 like it happened yesterday. That happens with some of these historical moments.

I remember exactly where I was, driving down the road, when I heard on the radio that Ronald Reagan had been shot. I remember being a little child, exactly where I was on the playground, when I heard that Robert Kennedy had been shot. I don't remember where I was when I heard about JFK, but I do remember, like a videotape, where I was when I heard that RFK had been shot.

But the most vivid memory I have of a historical moment as an adult is 9/11.

I was home from work that day. It was a day off, and at the time I was a first-shift supervisor at Express Scripts, managing a team of 20 direct reports. We provided customer service for people who received prescriptions through mail order. Express Scripts was, at the time anyway, the largest pharmaceutical benefit manager in the country, or one of them. Most of its revenue came from processing prescription claims for major insurance companies—Blue Cross, Humana, Medica, companies like that that outsourced the work. But a portion of the business, maybe 10 to 20 percent as I remember it, came from mail-order prescriptions.

Those were the everyday medications people depend on by the millions: blood pressure medicine, heart medication, insulin, all those routine prescriptions that seem almost boring because they're so common. But on 9/11, everybody remembered that their very life depended on getting that medication. And like most people, most of our customers waited until the last minute to order. People do that with pharmacy pickups too. Pharmacists know that nightmare, and we knew that nightmare.

Because on that day, planes stopped flying. Transportation ground to a halt. There was an airspace freeze. I don't remember how long it lasted, but planes were grounded, and planes are how medications get moved from one location to another. Suddenly we as a nation were under attack. We had no idea if more attacks were coming. There was chaos. I lived it. It was a horrible feeling.

I was at home when I saw, live on television, that second jet plow into the Twin Towers. I don't remember how Mary and I knew to turn on the TV. I just remember being in our great room and seeing it happen. We were like every older American who was an adult then, especially those of us with children and family. We took that in an indescribable emotional way. It wasn't abstract. It wasn't just that our nation was under attack. The feeling was immediate and personal: Will my children be safe?

That may sound different now, telling it years later, because we have the hindsight of knowing what happened and how it happened. But at that moment, watching those planes hit those towers, all you could think as a parent was, Are my kids going to be okay? We had no idea what was happening. It was all real time.

Very shortly after the second plane struck, I got a phone call from work. I remember the exact phrase: "It's all hands on deck." Everybody had to come in. This was an emergency.

We lived in Plymouth, and the call center was in Bloomington, about a 20- to 30-minute drive without traffic. I jumped in my car immediately and went to work. The Express Scripts building was on the Bloomington strip along 494. I believe that building is a large church now.

When I walked in, every single phone in that building was in use. Keep in mind, there were 400 call center reps there. Every office phone, every spare phone they could find—not just

the normal customer support stations, but every phone—was being used. People I had never seen before were sitting at phones I didn't even know existed.

I reported straight to my boss's office [Janice Horn]. She was in a panic. We all were. We were emotional, upset, and our nation was under attack. She told me, "Our customers are panicking. They are literally in panic. Our hold times are already an hour." Later that turned into two-hour hold times, and I am not exaggerating. Two-hour hold times in a company that prided itself on keeping hold times at two or three minutes. We had six customer support call centers around the United States, and this Bloomington center of 400 reps was only one of them. Even with all that, hold times were already an hour.

She said, "You and everybody else, including me, the director of customer service, including the vice president—we are all taking phone calls for as long as it takes."

So we did.

I worked overtime that day because I was on salary. As I remember it, I worked a 12-hour shift and was finally so exhausted they told me to go home. I'm pretty sure I was on the phone for 12 straight hours that day, and the next day, and then I think it started to slack off. But as I remember it, I took calls for four straight days.

That was not my job. As a supervisor with 20 direct reports, I was never supposed to be on the phone. Even if we were

backed up, even if people were out, my job was to manage people, not take calls. This was the one time after being promoted that I spent days on the phones. My boss did it. Her boss did it. Everybody did it.

And I have to tell you, the panic in people's voices, I will never forget. Because to them it was literally life and death.

I don't know how many calls I took from some older lady, maybe in her eighties, saying, "I ordered my heart medication too late. I only have four or five days left. Can you guarantee me I'm going to get my medication in time?" And we had to tell the truth. We can't guarantee anything. We're so sorry, but we can't guarantee anything.

Then there were the people who got their prescriptions at the pharmacy, calling to say, "My pharmacist can't promise me anything. I'm almost out of my medication. The planes are grounded. Even my pharmacist can't tell me if I'm going to get my refill in time."

Those calls were nonstop. I'll never forget it. How could you forget something like that?

So the terrorist attack on the United States, as horrifying as that was for all of us, especially those of us with children, was compounded for me by the fear in those voices on the phone. I was hearing from people—usually elderly people—who were terrified that they might not get the medicine keeping them alive.

To this day, I don't know for a fact whether anybody died because they didn't get their medication in time. I've never tried to research it. I would like to think it's unlikely, that it did not happen. I hope that nobody died because transportation and planes were stopped. I lean toward believing that nobody did. But of course, I can't know that.

What I can tell you is that the attack on our country was visceral and real to me because I heard the fear firsthand. I was taking more than 100 phone calls a day for four days—not hearing about it through my employees, but sitting there myself, in my supervisor cubicle, talking to hundreds of people in panic. Alongside the fear of not knowing whether we would be attacked again, especially that first day, there was the very real and legitimate fear people had: What if everything is shut down so long that I don't get my heart medication?

That was overwhelming to me.

So that is my story of where I was on 9/11. I'm sure there are many other equally gripping stories. I've told this one a few times, but this may be the first time I've started to cry while telling it. I don't know why. But that's the story, and that's where I was.

Marjorie "Marj" Levitt, Garald "Kent" Hood, Baby Kenneth Hood

Grandpa Ted Hood and Baby Kenneth

Ken and little brother Matt Hood

Ken Hood

Ken and Mary Hood

1996

1999

Ken & Mary and Jennifer, Jessica, Emily, Kenneth Jr, Melissa, Amanda, Catherine, Jeremy

Kenneth Clayton Hood Sr and Mary Patricia Larson, Greenville, SC, 1981

Jennifer, Jessica, Emily, Kenneth Jr, Melissa, Amanda

October 2000

Jessica, Emily, Kenneth Jr, Melissa, Amanda, Catherine, Jeremy

1999

With Jennifer Lin Hood, Daniel Theis

Ken and Mary Hood

Ken and Mary Hood

Visiting BJU, 2024 Florida Road Trip

Florida Road Trip April 2024

Thank you for listening to my stories.